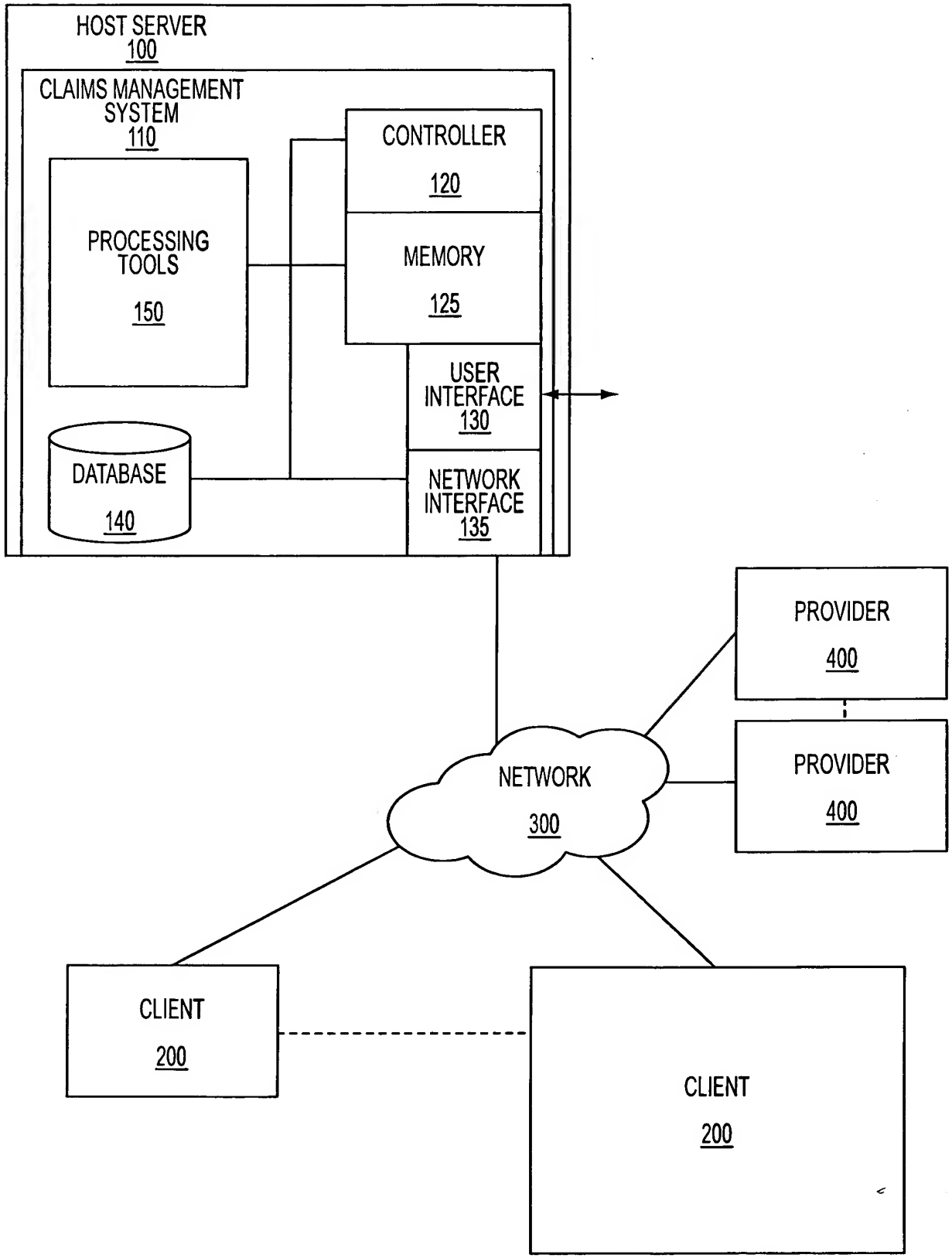
HOST SERVER
100
CLAIMS MANAGEMENT SYSTEM
110
CONTROLLER
120
PROCESSING TOOLS
150
MEMORY
125
USER INTERFACE
130
DATABASE
140
NETWORK INTERFACE
135
PROVIDER
400
PROVIDER
400
NETWORK
300
CLIENT
200
CLIENT
200

FIG. 1

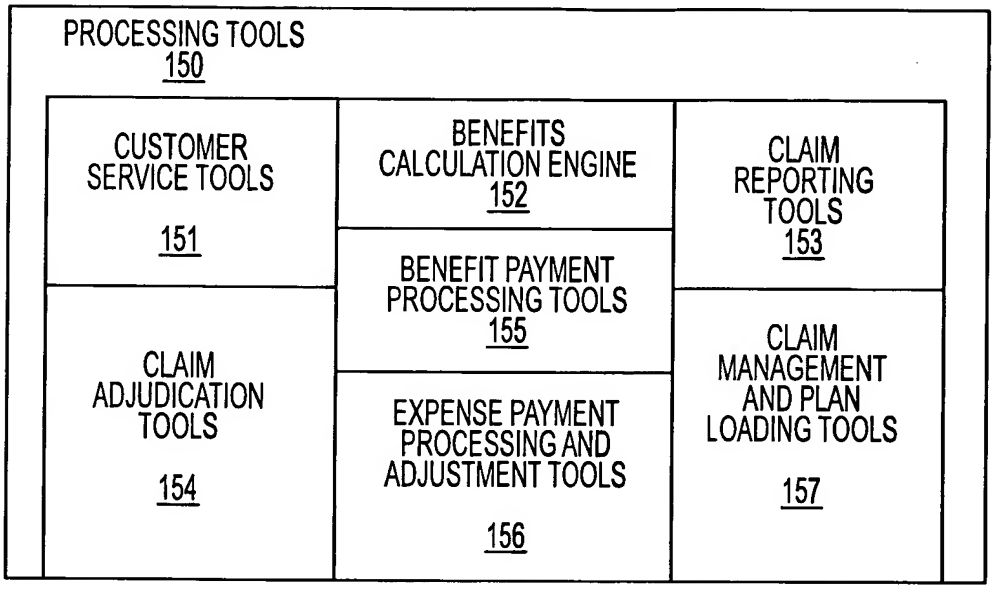
PROCESSING TOOLS
150
CUSTOMER SERVICE TOOLS
151
BENEFITS CALCULATION ENGINE
152
CLAIM REPORTING TOOLS
153
BENEFIT PAYMENT PROCESSING TOOLS
155
CLAIM ADJUDICATION TOOLS
154
EXPENSE PAYMENT PROCESSING AND ADJUSTMENT TOOLS
156
CLAIM MANAGEMENT AND PLAN LOADING TOOLS
157

FIG. 2

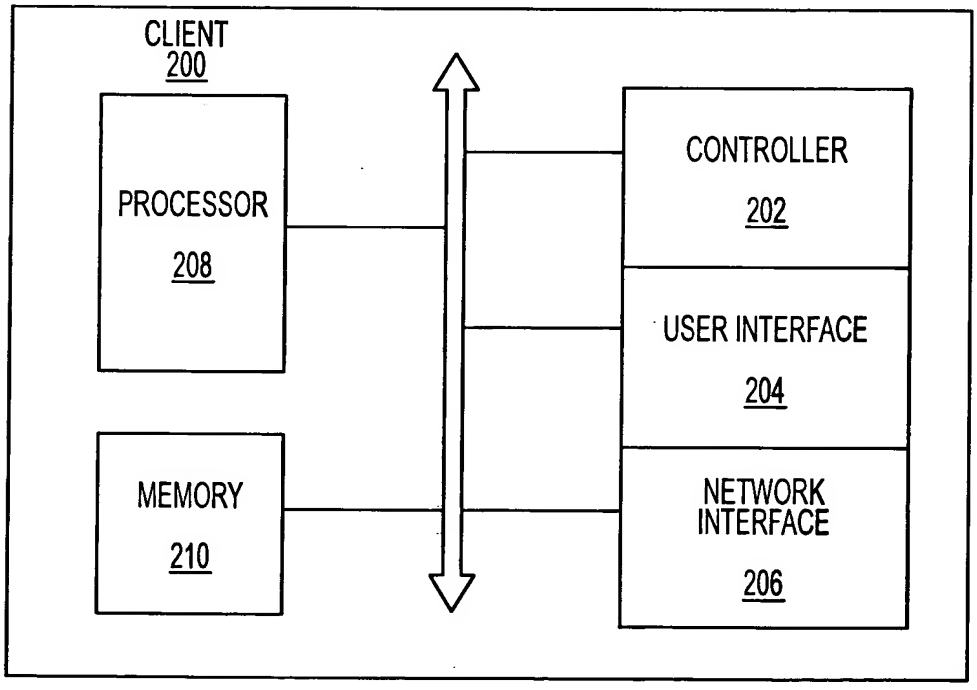
CLIENT
200
PROCESSOR
208
MEMORY
210
CONTROLLER
202
USER INTERFACE
204
NETWORK INTERFACE
206

FIG. 3

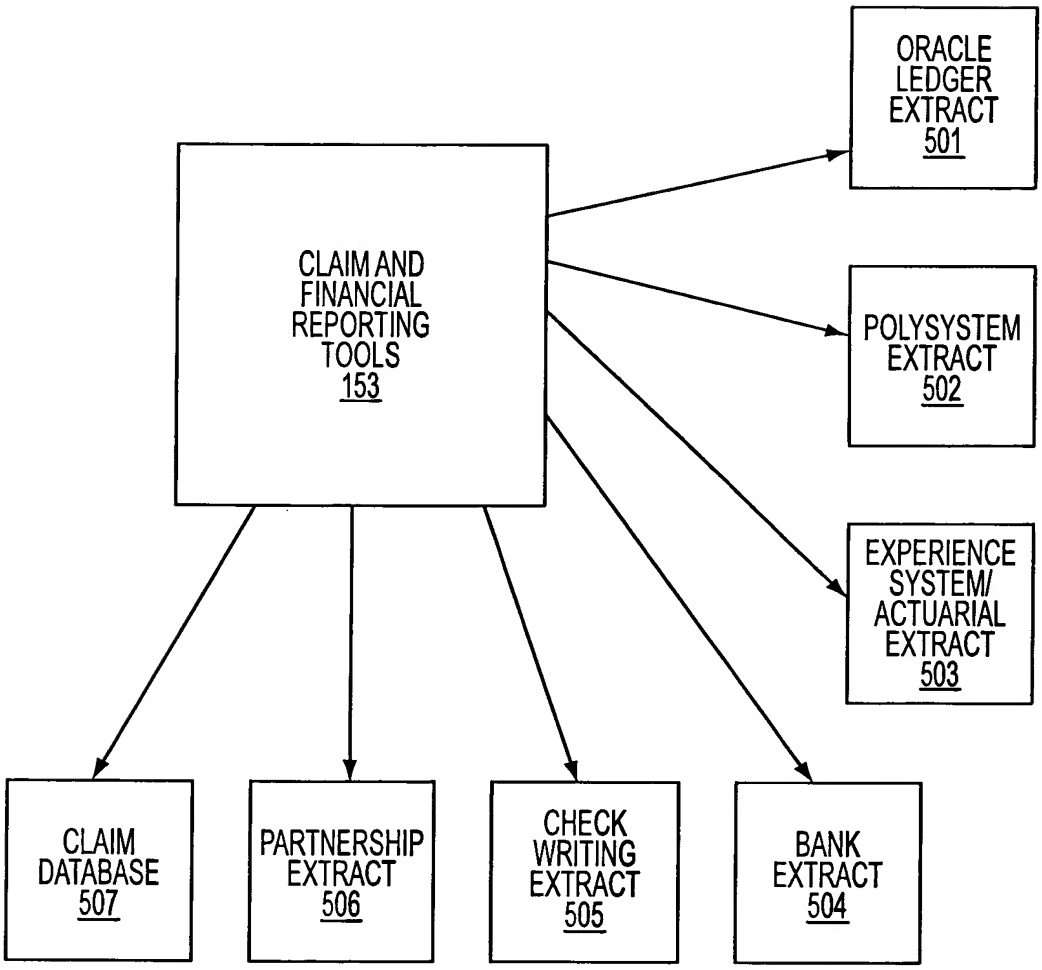
CLAIM AND FINANCIAL REPORTING TOOLS 153
ORACLE LEDGER EXTRACT 501
POLYSYSTEM EXTRACT 502
EXPERIENCE SYSTEM/ ACTUARIAL EXTRACT 503
BANK EXTRACT 504
CHECK WRITING EXTRACT 505
PARTNERSHIP EXTRACT 506
CLAIM DATABASE 507

FIG. 4

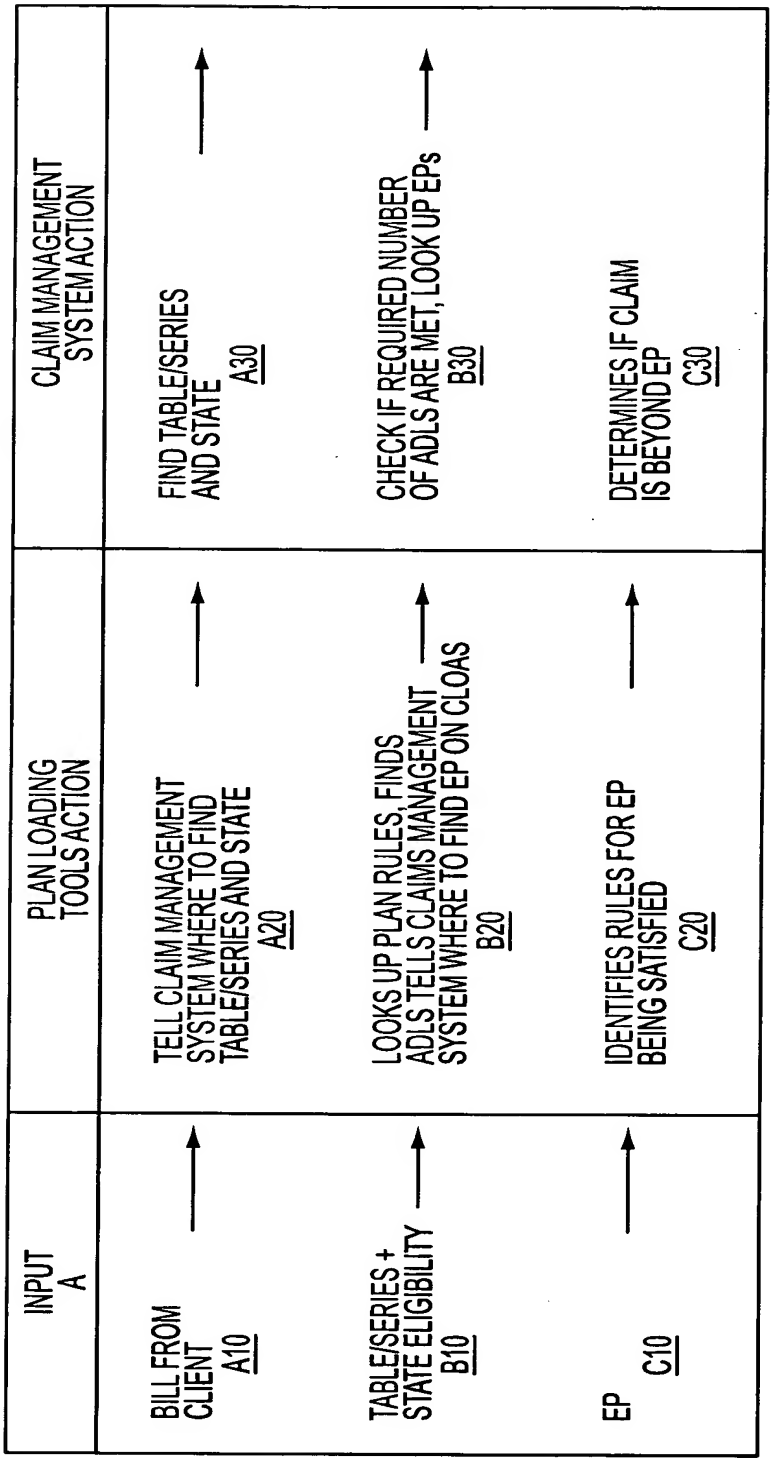
INPUT A
PLAN LOADING TOOLS ACTION
CLAIM MANAGEMENT SYSTEM ACTION
BILL FROM CLIENT A10
TELL CLAIM MANAGEMENT SYSTEM WHERE TO FIND TABLE/SERIES AND STATE A20
FIND TABLE/SERIES AND STATE A30
TABLE/SERIES + STATE ELIGIBILITY B10
LOOKS UP PLAN RULES, FINDS ADLS TELLS CLAIMS MANAGEMENT SYSTEM WHERE TO FIND EP ON CLOAS B20
CHECK IF REQUIRED NUMBER OF ADLS ARE MET, LOOK UP EPs B30
EP C10
IDENTIFIES RULES FOR EP BEING SATISFIED C20
DETERMINES IF CLAIM IS BEYOND EP C30

FIG. 5

INPUT	PLAN LOADING TOOLS ACTION	CLAIM MANAGEMENT SYSTEM ACTION
TABLE/SERIES AND STATE A100	LOOK UP COVERAGE FOR: REIMBURSEMENT, BIO, BENEFITS, NON-DUP/COORD. RULES A110	MATCH SERVICES WITH COVERED BENEFITS AND PLAN OF CARE, BENEFITS PAID BY MEDICARE A120
BENEFITS OK'd B100	FIND SPECIAL LIMITS AND %s TELLS SYSTEM WHERE TO FIND COVERAGE LIMITS B110	RETRIEVES COVERAGE LIMITS FROM CLOAS B120
LIMITS AND PERCENTAGES C100	SPECIFY RULES FOR USING LIMITS, PERCENTAGES C110	APPLY LIMITS AND %s TO COVERED BENEFITS C120
PAYABLE AMOUNT D100		DISPLAY AMOUNT D110

FIG. 6

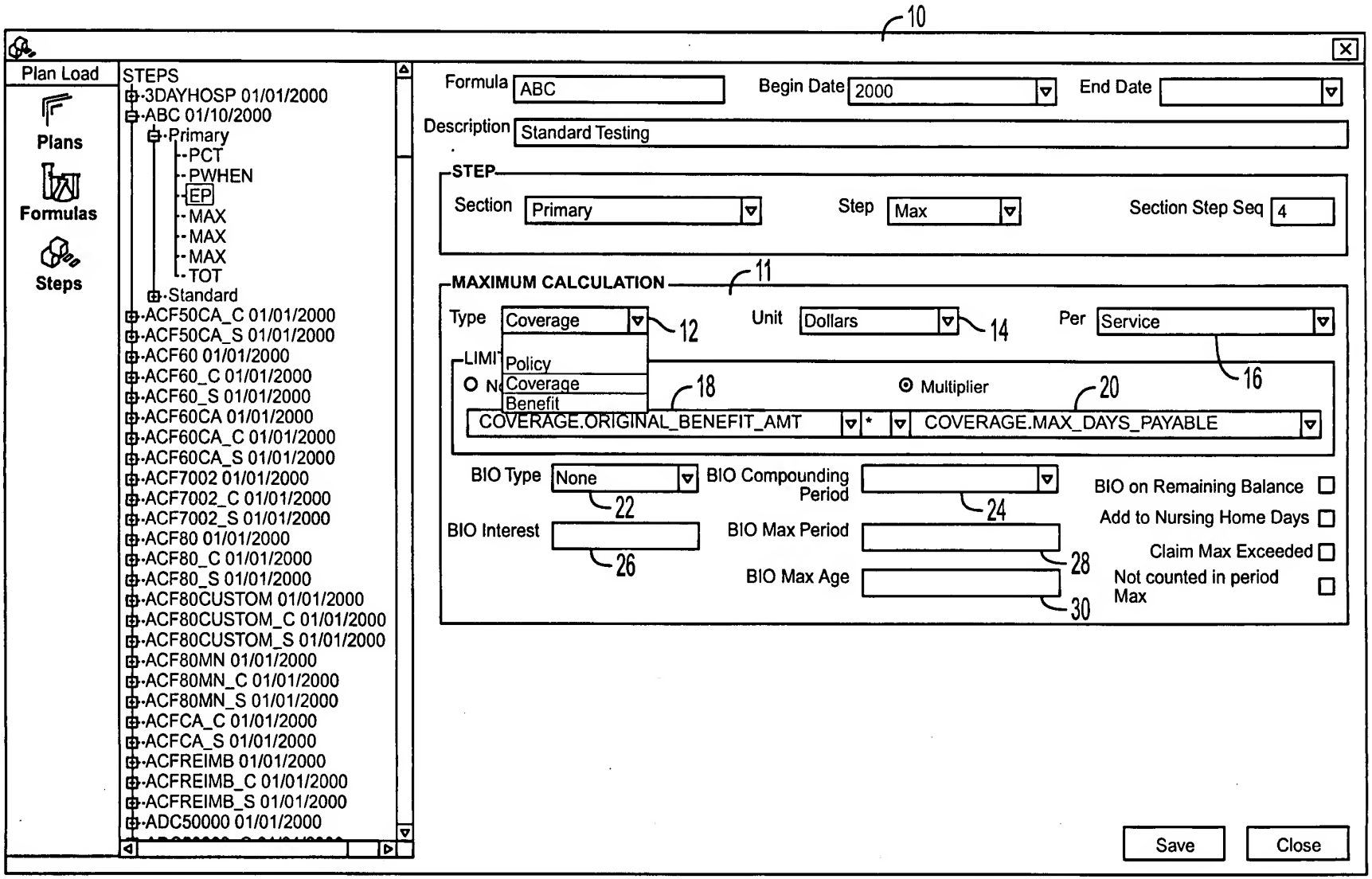
10
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
MAXIMUM CALCULATION
11
Type Coverage
12
Policy
Coverage
Benefit
Unit Dollars
14
Per Service
16
LIMI
Multiplier
18
20
COVERAGE.ORIGINAL_BENEFIT_AMT
*
COVERAGE.MAX_DAYS_PAYABLE
BIO Type None
22
BIO Compounding Period
24
BIO on Remaining Balance
Add to Nursing Home Days
BIO Interest
26
BIO Max Period
28
Claim Max Exceeded
BIO Max Age
30
Not counted in period Max
Save
Close

FIG. 7

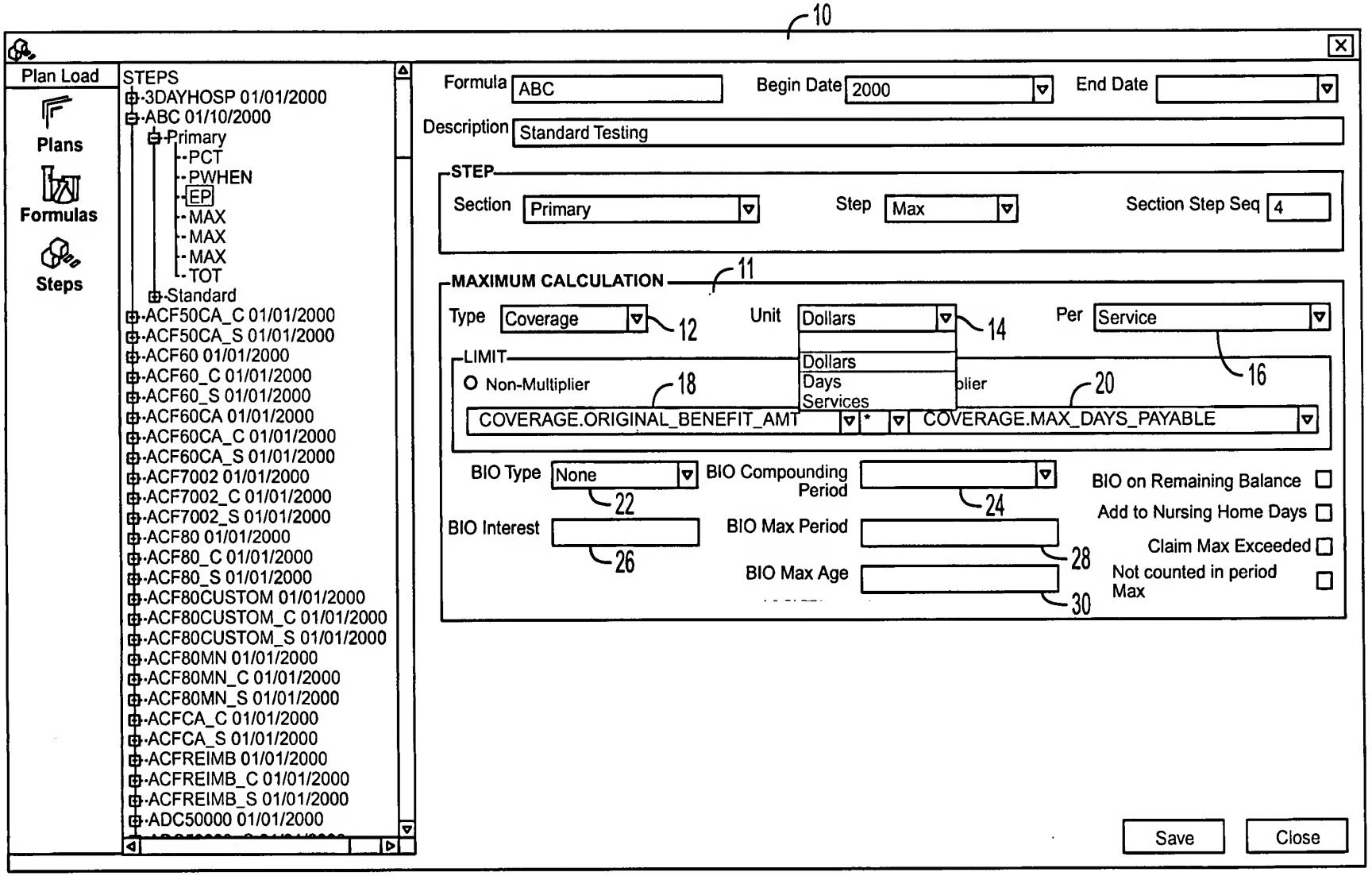
10
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
MAXIMUM CALCULATION
11
Type Coverage
12
Unit Dollars
14
Per Service
16
Dollars
Days
Services
LIMIT
Non-Multiplier
18
Multiplier
20
COVERAGE.ORIGINAL_BENEFIT_AMT
*
COVERAGE.MAX_DAYS_PAYABLE
BIO Type None
22
BIO Compounding Period
24
BIO Interest
26
BIO Max Period
28
BIO Max Age
30
BIO on Remaining Balance
Add to Nursing Home Days
Claim Max Exceeded
Not counted in period Max
Save
Close

FIG. 8

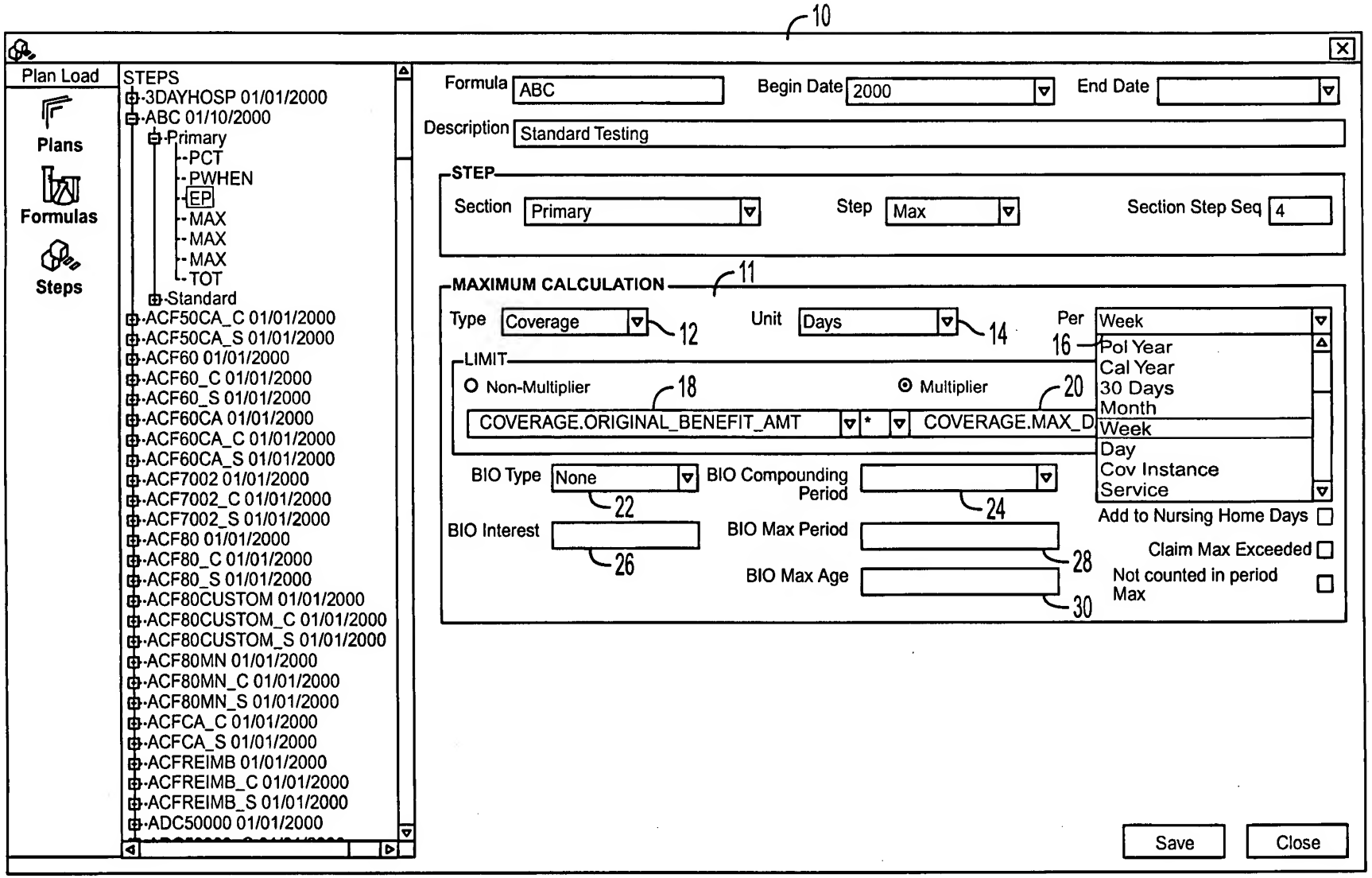
10
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
MAXIMUM CALCULATION
11
Type Coverage
12
Unit Days
14
Per Week
16
Pol Year
Cal Year
30 Days
Month
Week
Day
Cov Instance
Service
LIMIT
Non-Multiplier
18
Multiplier
20
COVERAGE.ORIGINAL_BENEFIT_AMT
*
COVERAGE.MAX_D
BIO Type None
22
BIO Compounding Period
24
BIO Interest
26
BIO Max Period
28
BIO Max Age
30
Add to Nursing Home Days
Claim Max Exceeded
Not counted in period Max
Save
Close

FIG. 9

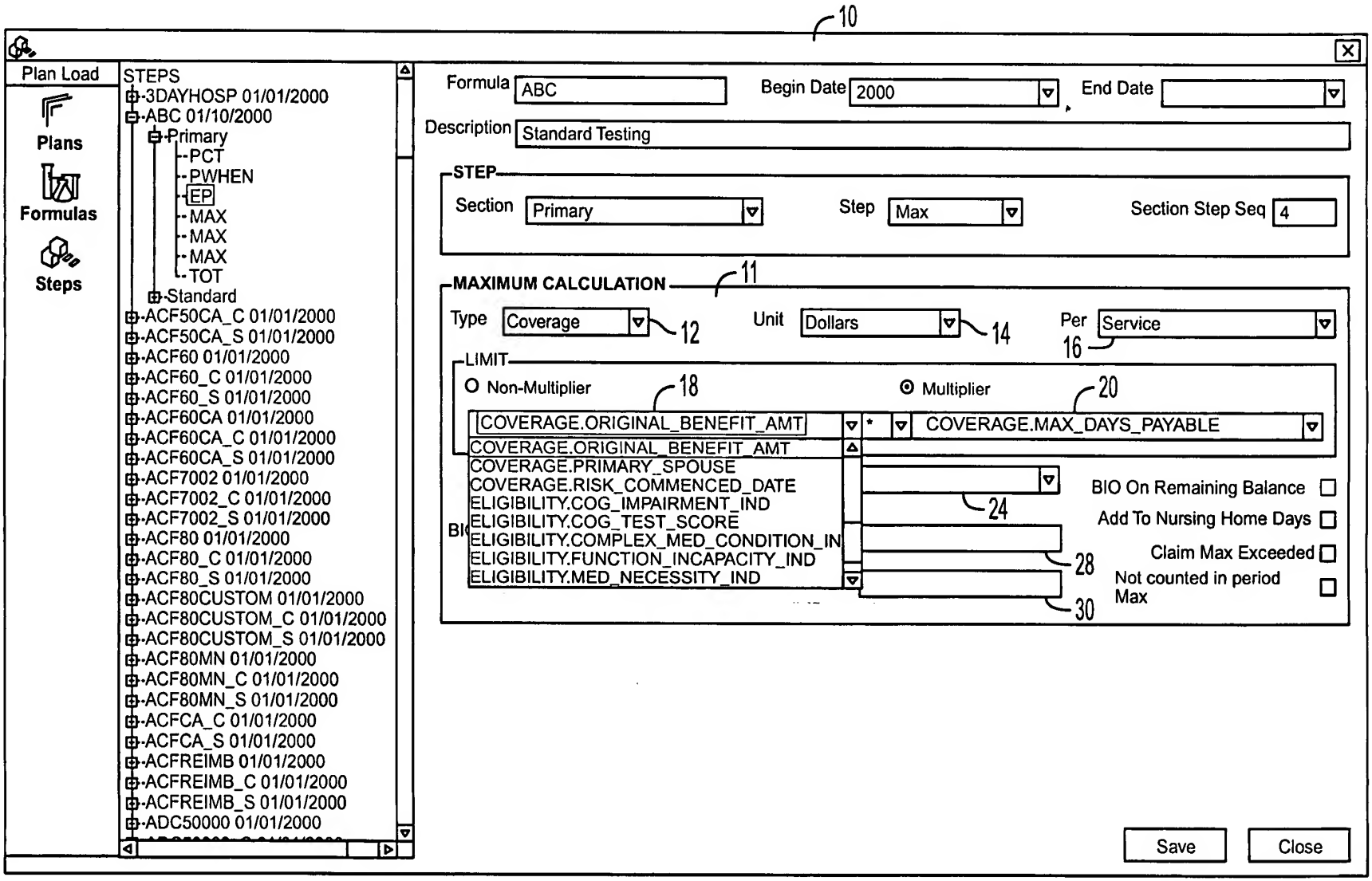
10
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
MAXIMUM CALCULATION
11
Type Coverage
12
Unit Dollars
14
Per Service
16
LIMIT
Non-Multiplier
18
Multiplier
20
COVERAGE.ORIGINAL_BENEFIT_AMT
*
COVERAGE.MAX_DAYS_PAYABLE
COVERAGE.ORIGINAL_BENEFIT_AMT
COVERAGE.PRIMARY_SPOUSE
COVERAGE.RISK_COMMENCED_DATE
ELIGIBILITY.COG_IMPAIRMENT_IND
ELIGIBILITY.COG_TEST_SCORE
ELIGIBILITY.COMPLEX_MED_CONDITION_IN
ELIGIBILITY.FUNCTION_INCAPACITY_IND
ELIGIBILITY.MED_NECESSITY_IND
24
28
30
BIO On Remaining Balance
Add To Nursing Home Days
Claim Max Exceeded
Not counted in period Max
Save
Close

FIG. 10

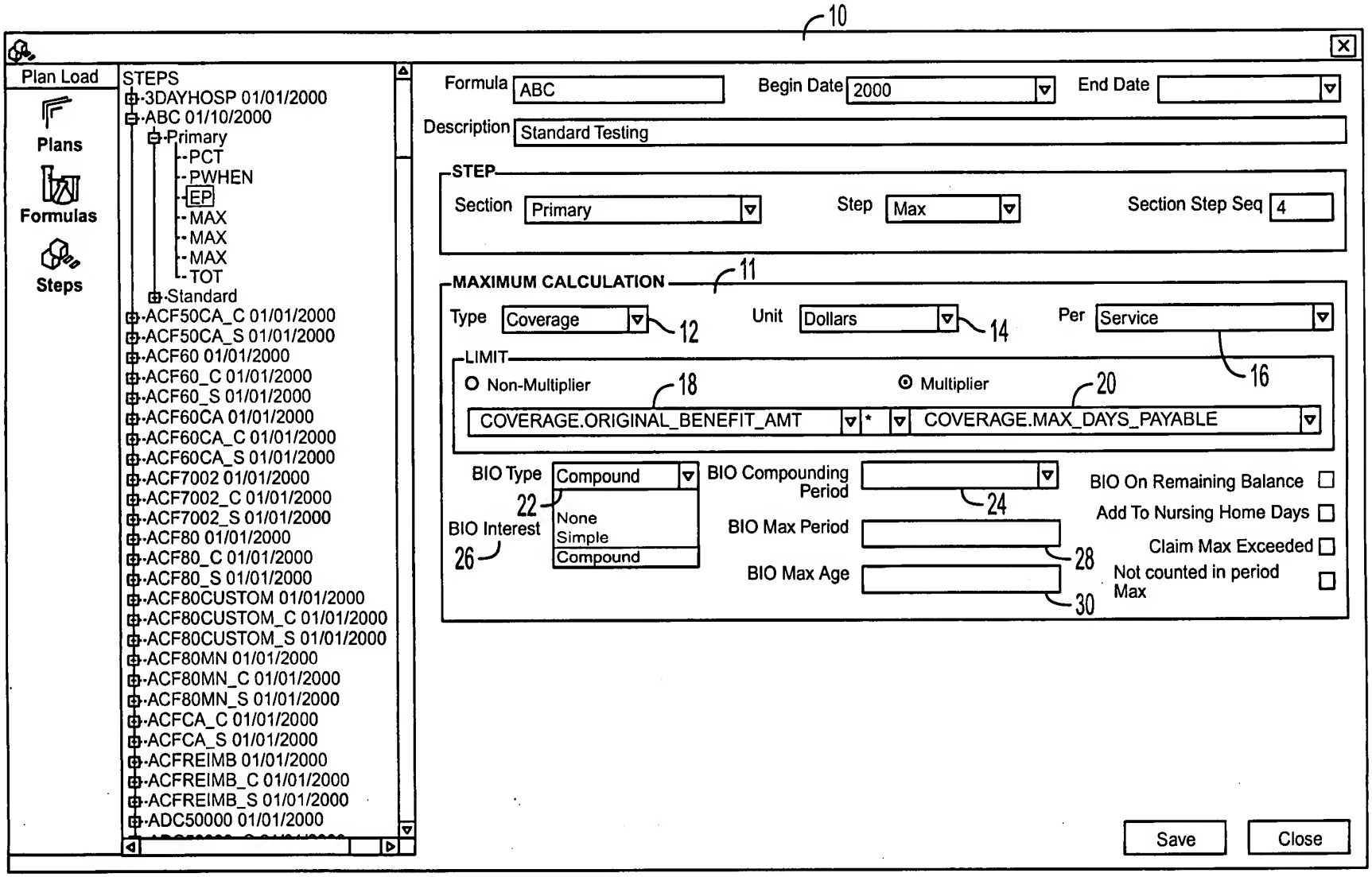
10
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
MAXIMUM CALCULATION
11
Type Coverage
12
Unit Dollars
14
Per Service
16
LIMIT
Non-Multiplier
18
Multiplier
20
COVERAGE.ORIGINAL_BENEFIT_AMT
*
COVERAGE.MAX_DAYS_PAYABLE
BIO Type Compound
22
None
Simple
Compound
BIO Interest
26
BIO Compounding Period
24
BIO Max Period
28
BIO Max Age
30
BIO On Remaining Balance
Add To Nursing Home Days
Claim Max Exceeded
Not counted in period Max
Save
Close

FIG. 11

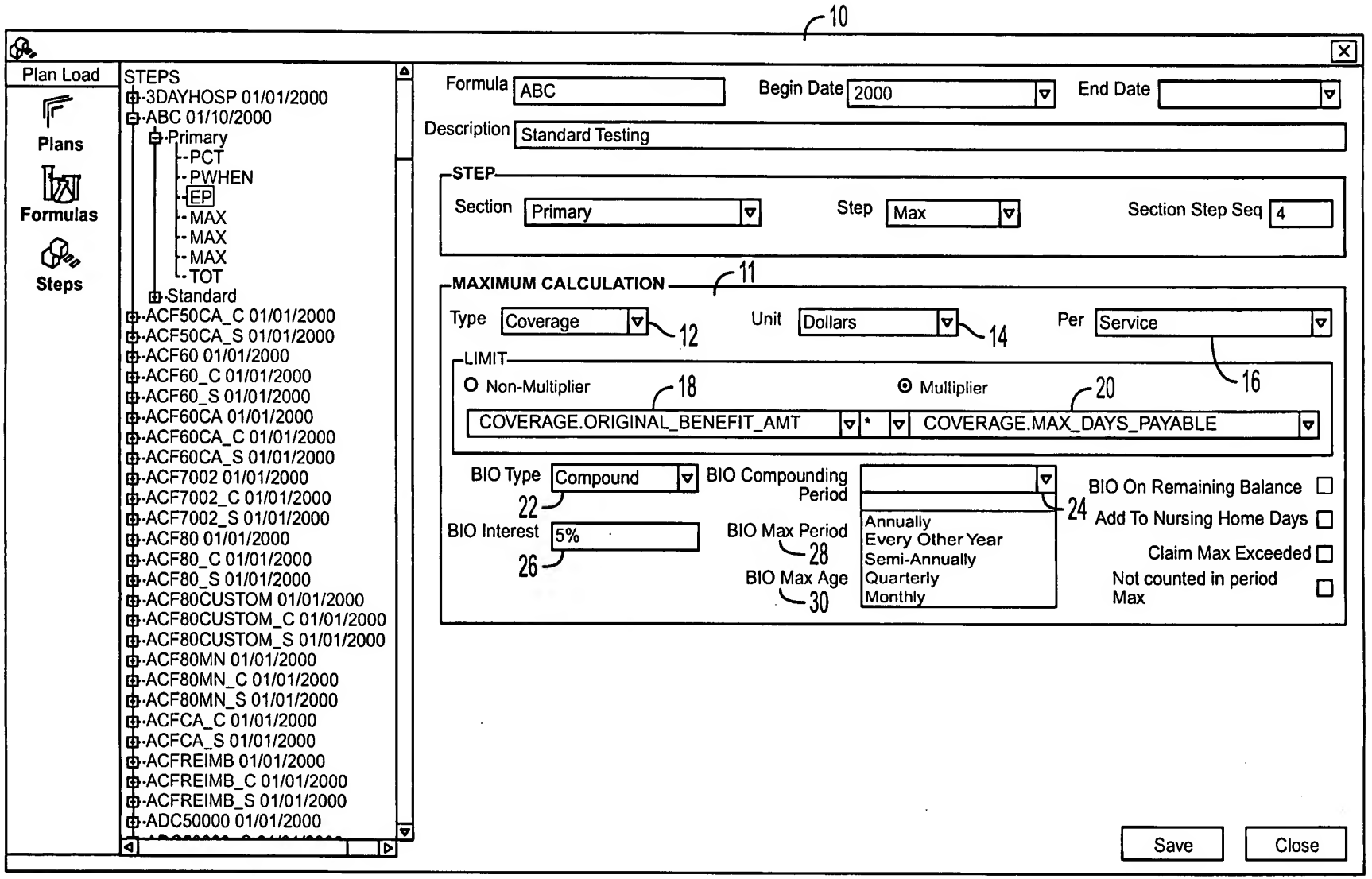
10
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
MAXIMUM CALCULATION
11
Type Coverage
12
Unit Dollars
14
Per Service
16
LIMIT
Non-Multiplier
18
Multiplier
20
COVERAGE.ORIGINAL_BENEFIT_AMT
*
COVERAGE.MAX_DAYS_PAYABLE
BIO Type Compound
22
BIO Compounding Period
24
Annually
Every Other Year
Semi-Annually
Quarterly
Monthly
BIO On Remaining Balance
Add To Nursing Home Days
Claim Max Exceeded
Not counted in period Max
BIO Interest 5%
26
BIO Max Period
28
BIO Max Age
30
Save
Close

FIG. 12

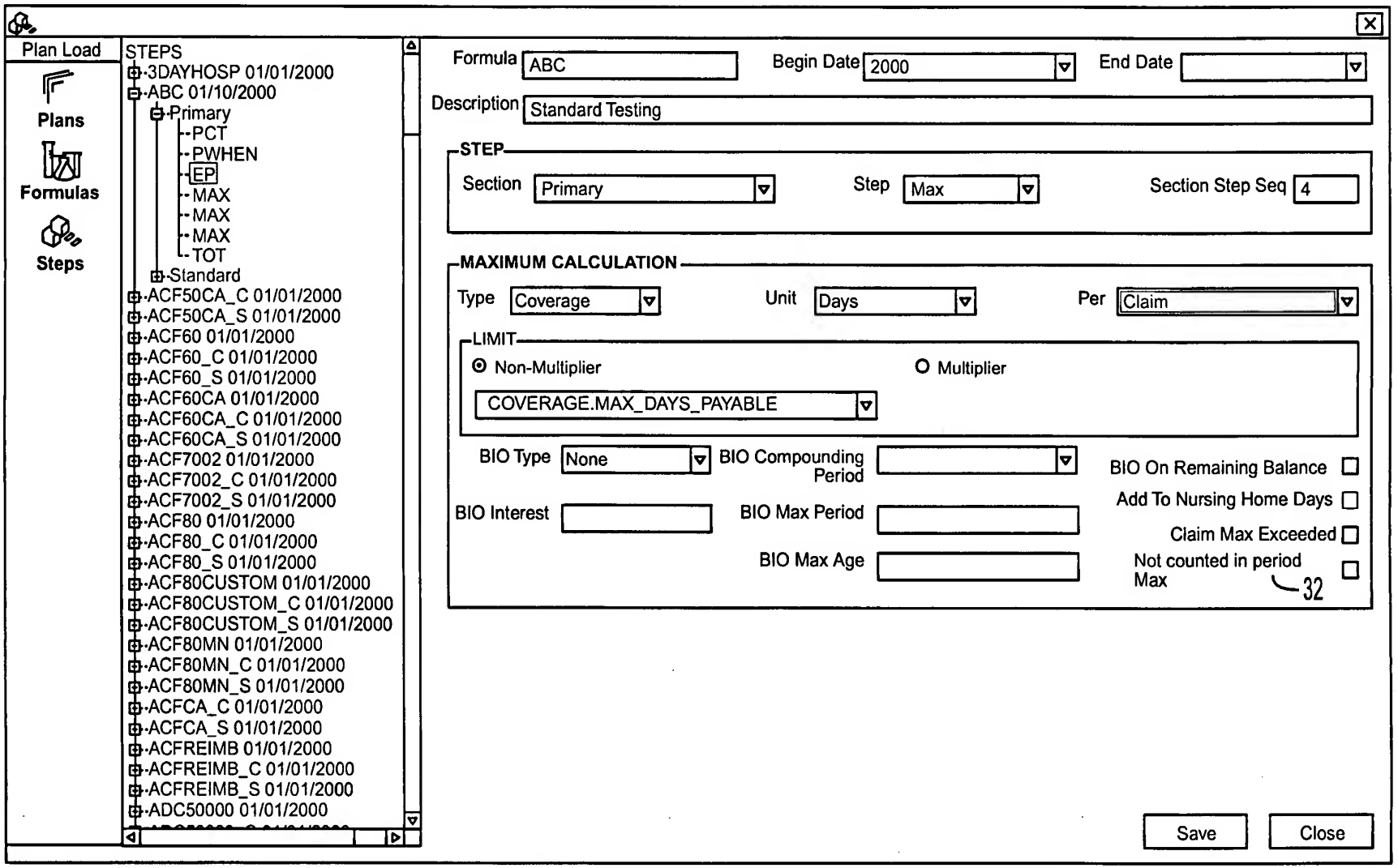
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
MAXIMUM CALCULATION
Type Coverage
Unit Days
Per Claim
LIMIT
Non-Multiplier
Multiplier
COVERAGE.MAX_DAYS_PAYABLE
BIO Type None
BIO Compounding Period
BIO On Remaining Balance
Add To Nursing Home Days
BIO Interest
BIO Max Period
Claim Max Exceeded
BIO Max Age
Not counted in period Max
32
Save
Close

FIG. 13

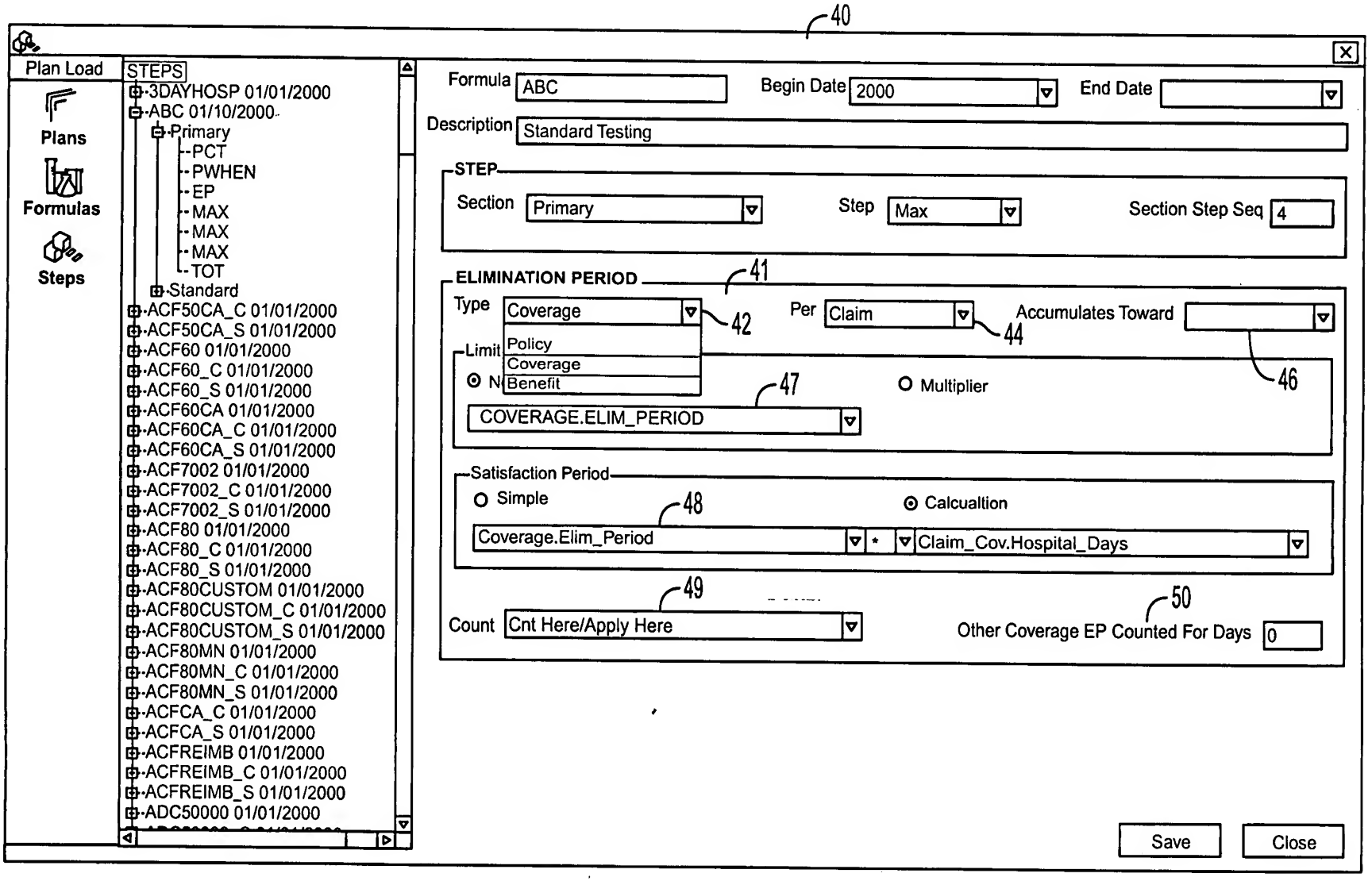
40
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
ELIMINATION PERIOD
41
Type Coverage
42
Policy
Coverage
Benefit
Per Claim
44
Accumulates Toward
46
Limit
N
47
Multiplier
COVERAGE.ELIM_PERIOD
Satisfaction Period
Simple
48
Calcualtion
Coverage.Elim_Period
*
Claim_Cov.Hospital_Days
49
Count Cnt Here/Apply Here
50
Other Coverage EP Counted For Days 0
Save
Close

FIG. 14

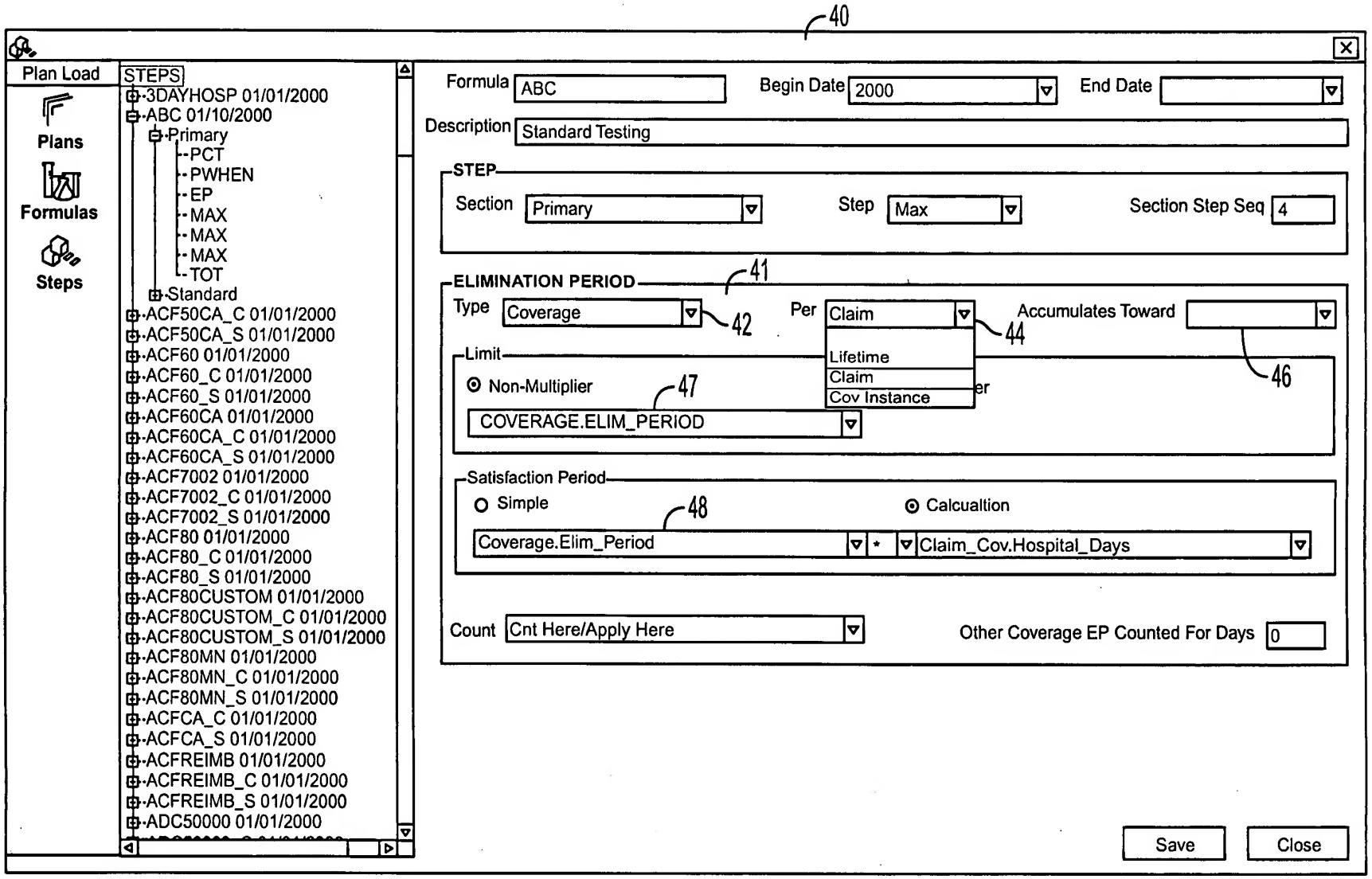
40
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula
ABC
Begin Date
2000
End Date
Description
Standard Testing
STEP
Section
Primary
Step
Max
Section Step Seq
4
ELIMINATION PERIOD
41
Type
Coverage
42
Per
Claim
44
Accumulates Toward
46
Lifetime
Claim
Cov Instance
Limit
Non-Multiplier
47
COVERAGE.ELIM_PERIOD
Satisfaction Period
Simple
48
Calcualtion
Coverage.Elim_Period
*
Claim_Cov.Hospital_Days
Count
Cnt Here/Apply Here
Other Coverage EP Counted For Days
0
Save
Close

FIG. 15

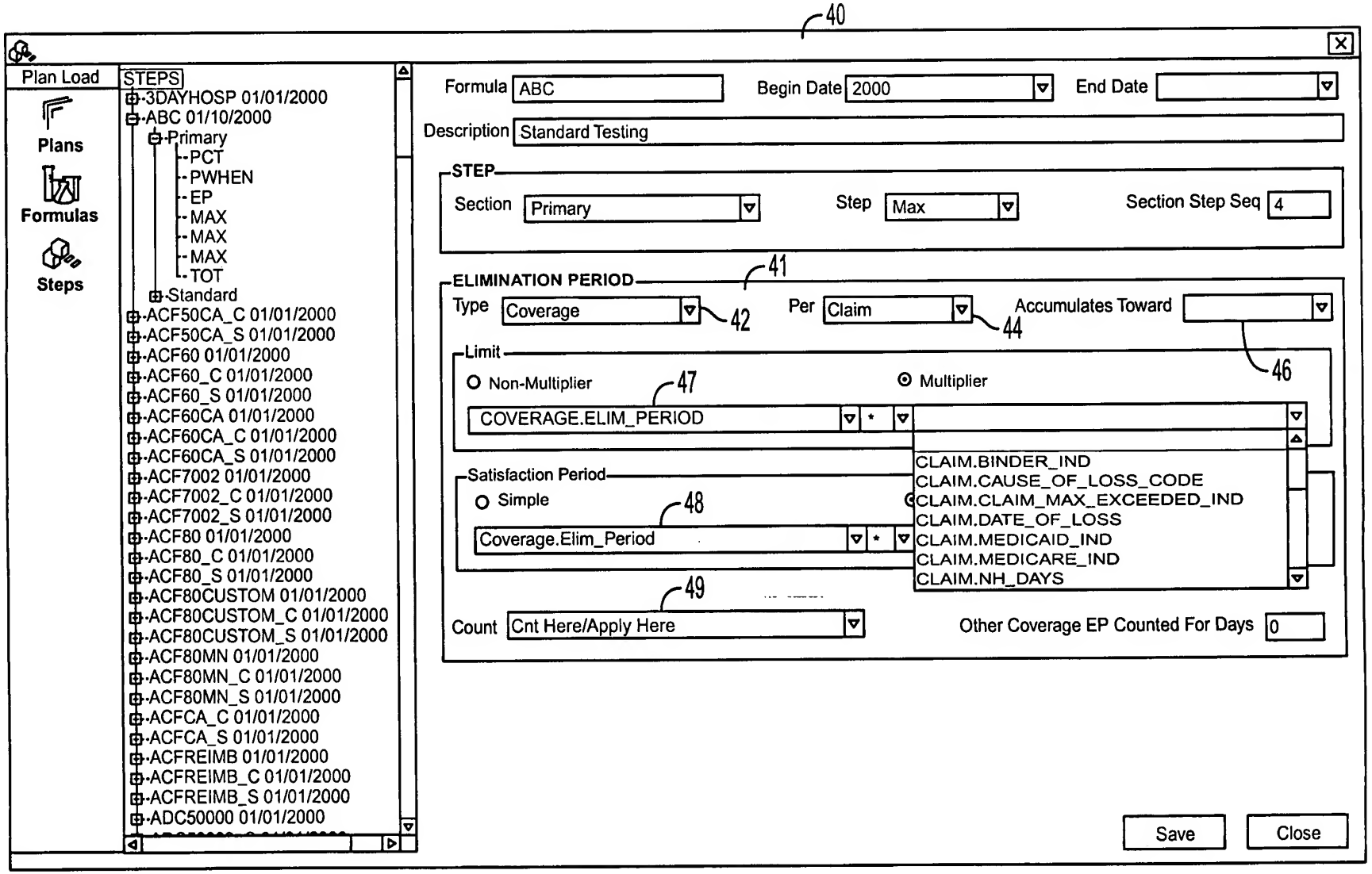
40
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
ELIMINATION PERIOD
41
Type Coverage
42
Per Claim
44
Accumulates Toward
46
Limit
Non-Multiplier
47
Multiplier
COVERAGE.ELIM_PERIOD
CLAIM.BINDER_IND
CLAIM.CAUSE_OF_LOSS_CODE
CLAIM.CLAIM_MAX_EXCEEDED_IND
CLAIM.DATE_OF_LOSS
CLAIM.MEDICAID_IND
CLAIM.MEDICARE_IND
CLAIM.NH_DAYS
Satisfaction Period
Simple
48
Coverage.Elim_Period
49
Count Cnt Here/Apply Here
Other Coverage EP Counted For Days 0
Save
Close

FIG. 16

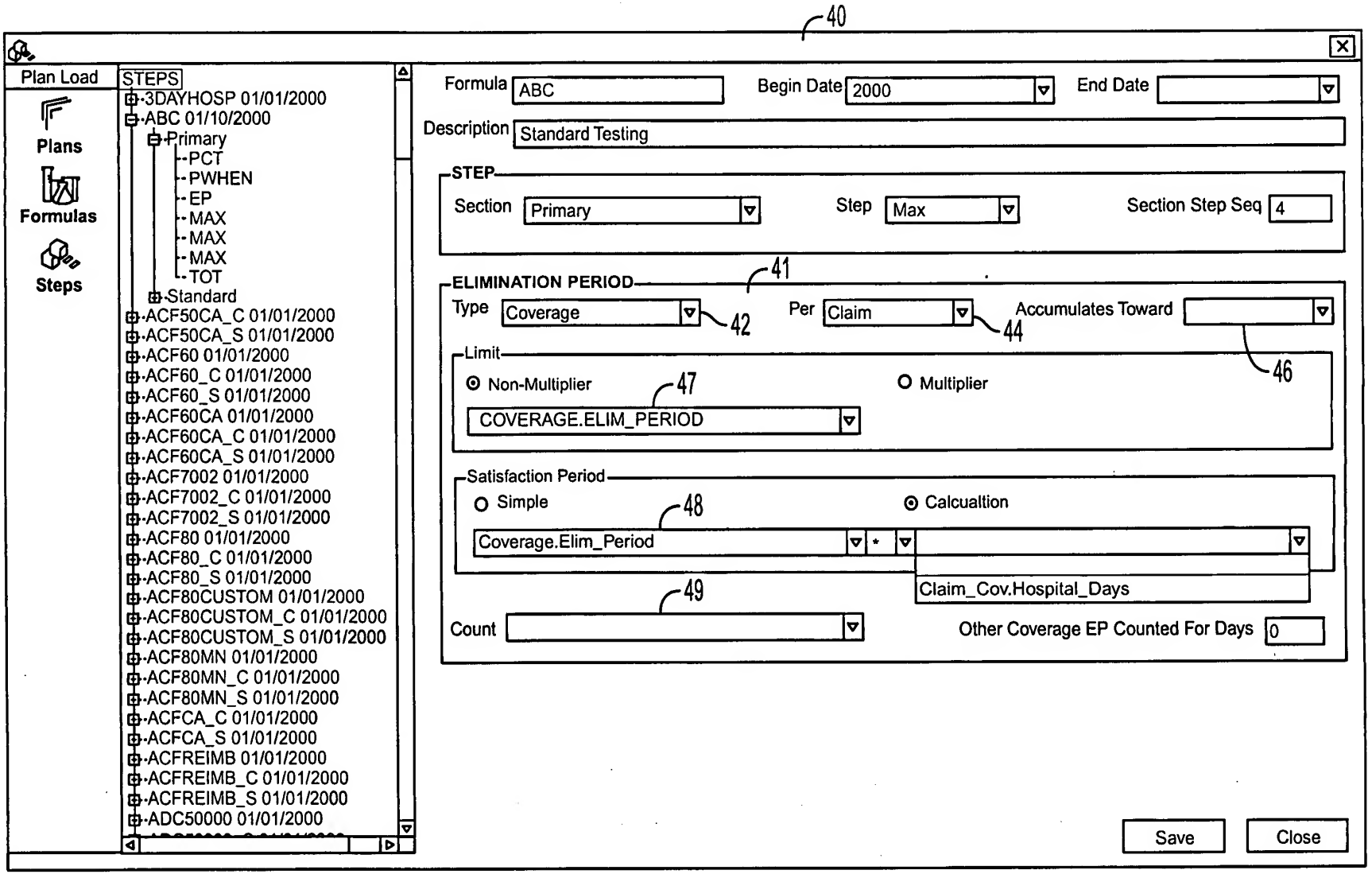
40
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
ELIMINATION PERIOD
41
Type Coverage
42
Per Claim
44
Accumulates Toward
46
Limit
Non-Multiplier
47
Multiplier
COVERAGE.ELIM_PERIOD
Satisfaction Period
Simple
48
Calcualtion
Coverage.Elim_Period
*
Claim_Cov.Hospital_Days
49
Count
Other Coverage EP Counted For Days 0
Save
Close

FIG. 17

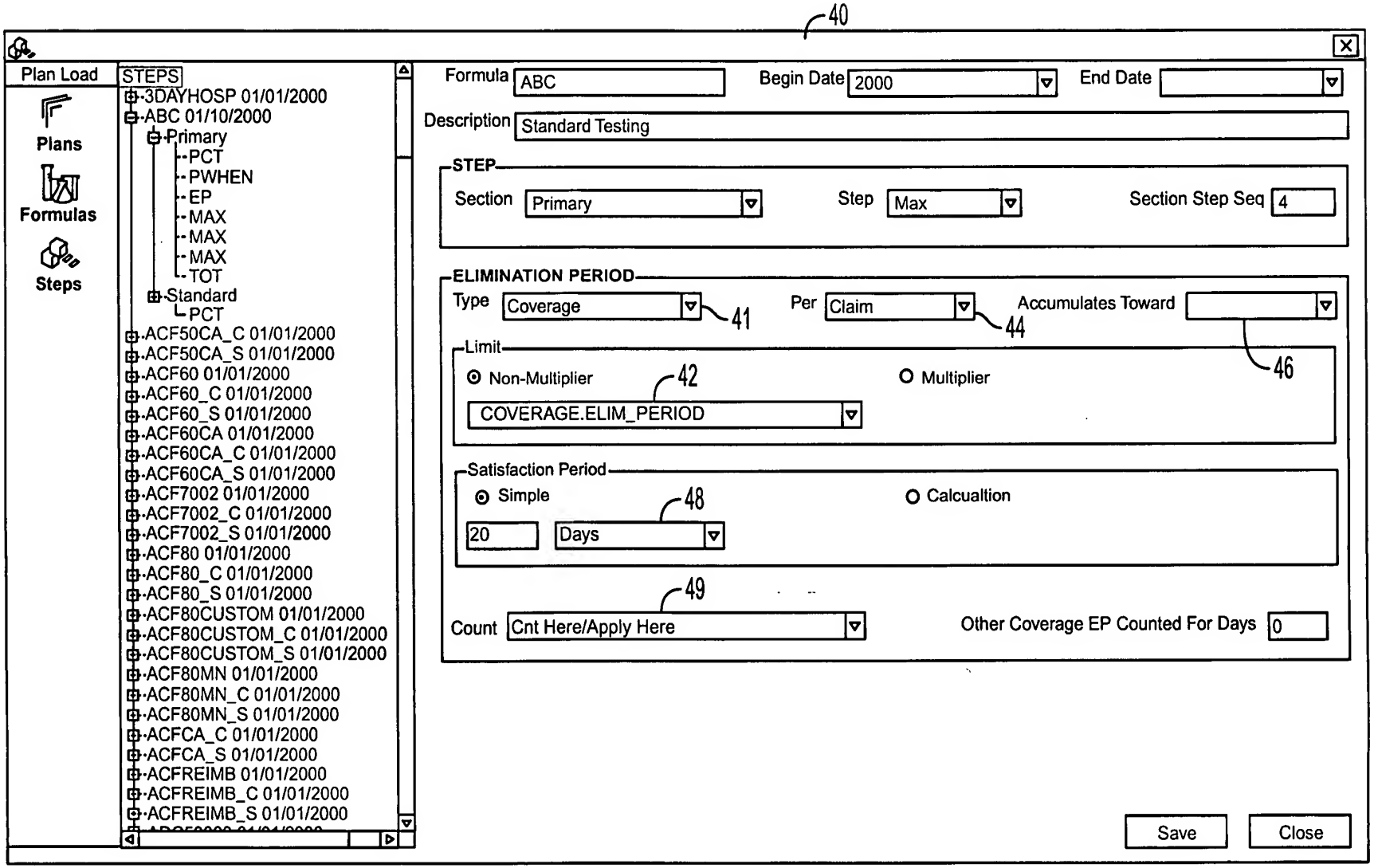
40
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
PCT
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
ELIMINATION PERIOD
Type Coverage
41
Per Claim
44
Accumulates Toward
46
Limit
Non-Multiplier
42
Multiplier
COVERAGE.ELIM_PERIOD
Satisfaction Period
Simple
48
Calcualtion
20
Days
49
Count Cnt Here/Apply Here
Other Coverage EP Counted For Days 0
Save
Close

FIG. 18

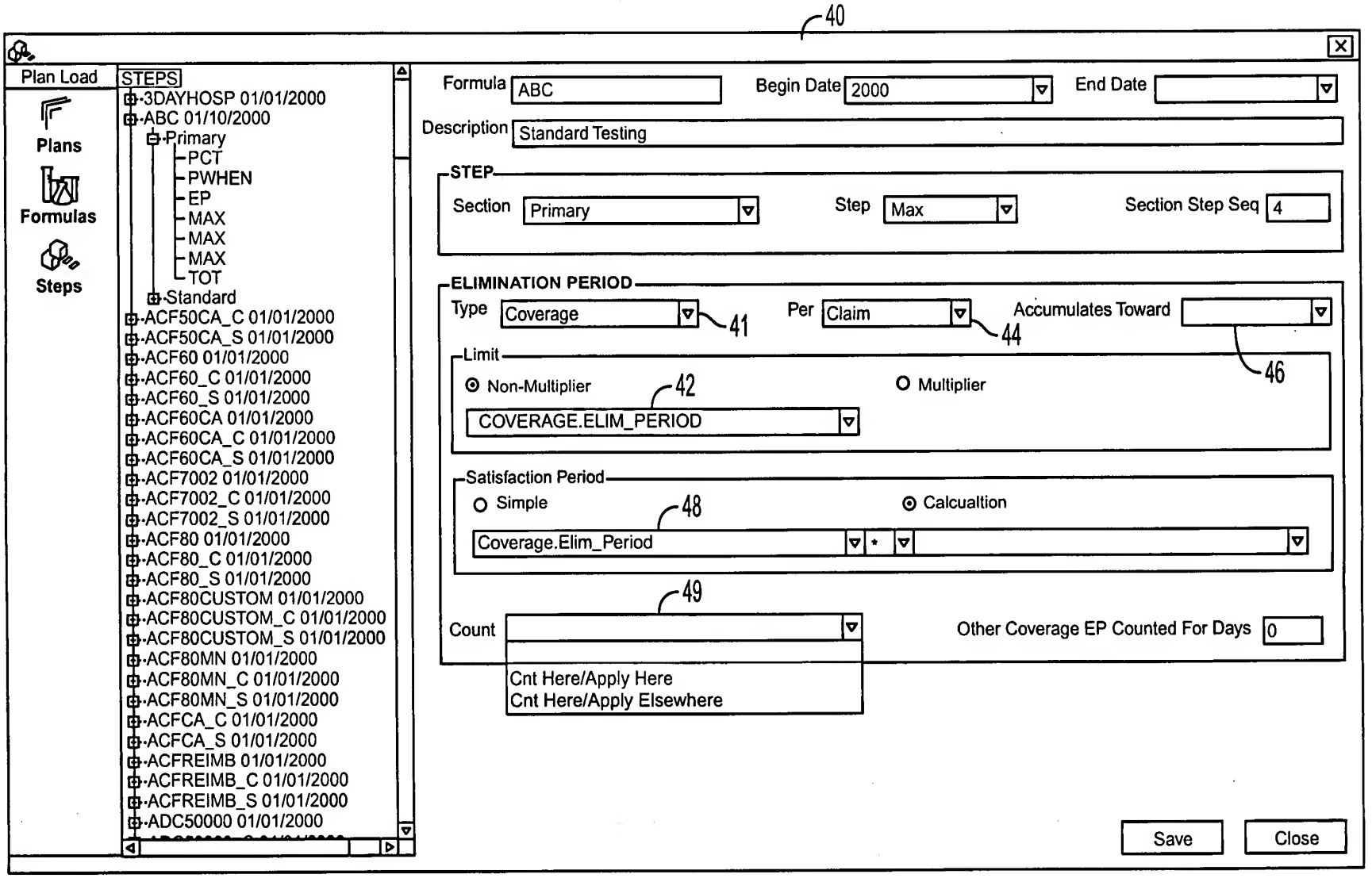
40
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
ELIMINATION PERIOD
Type Coverage
41
Per Claim
44
Accumulates Toward
46
Limit
Non-Multiplier
42
Multiplier
COVERAGE.ELIM_PERIOD
Satisfaction Period
Simple
48
Calcualtion
Coverage.Elim_Period
*
49
Count
Other Coverage EP Counted For Days 0
Cnt Here/Apply Here
Cnt Here/Apply Elsewhere
Save
Close

FIG. 19

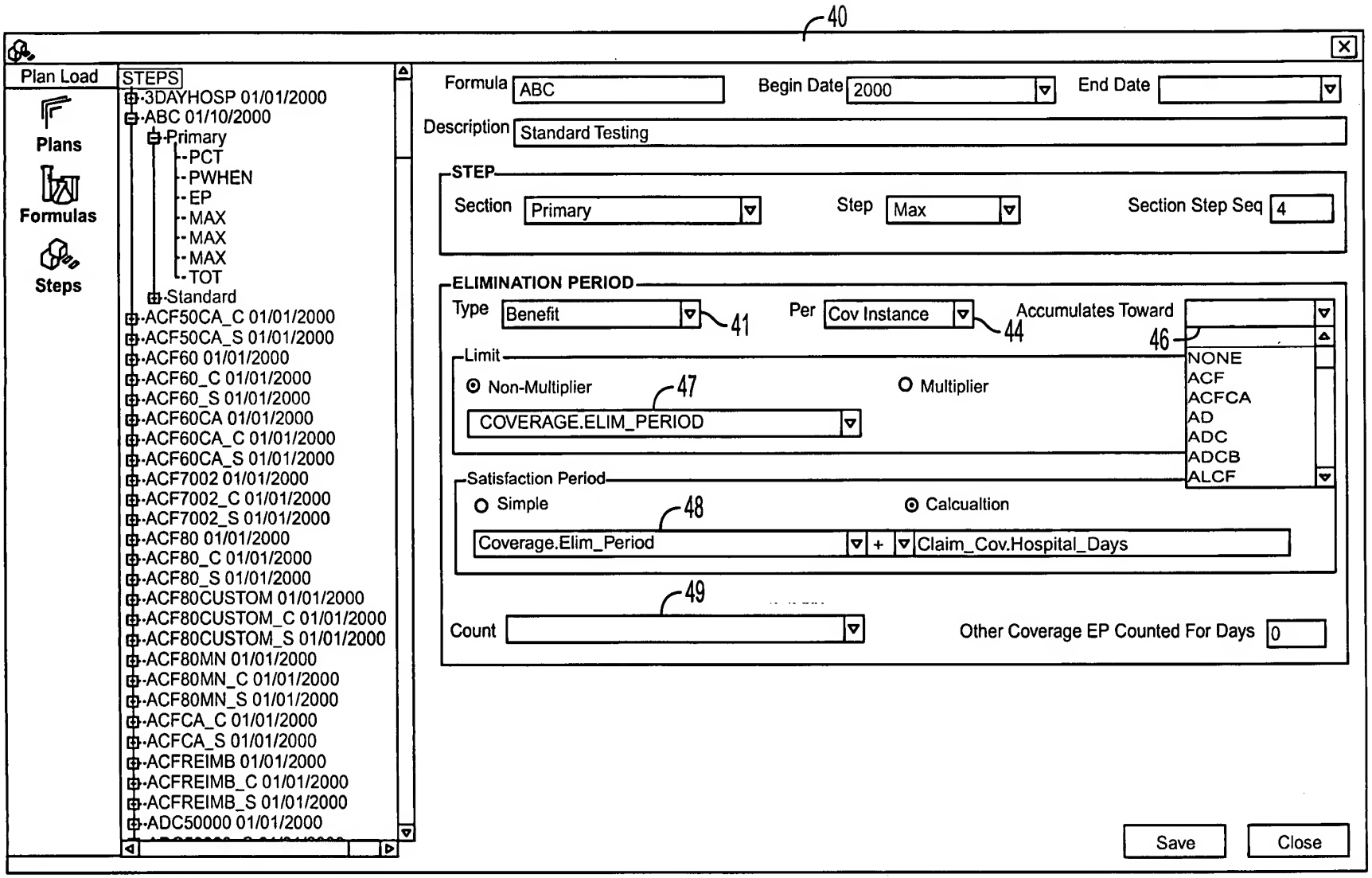
40
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
ELIMINATION PERIOD
Type Benefit
41
Per Cov Instance
44
Accumulates Toward
46
NONE
ACF
ACFCA
AD
ADC
ADCB
ALCF
Limit
Non-Multiplier
47
Multiplier
COVERAGE.ELIM_PERIOD
Satisfaction Period
Simple
48
Calcualtion
Coverage.Elim_Period
+
Claim_Cov.Hospital_Days
49
Count
Other Coverage EP Counted For Days 0
Save
Close

FIG. 20

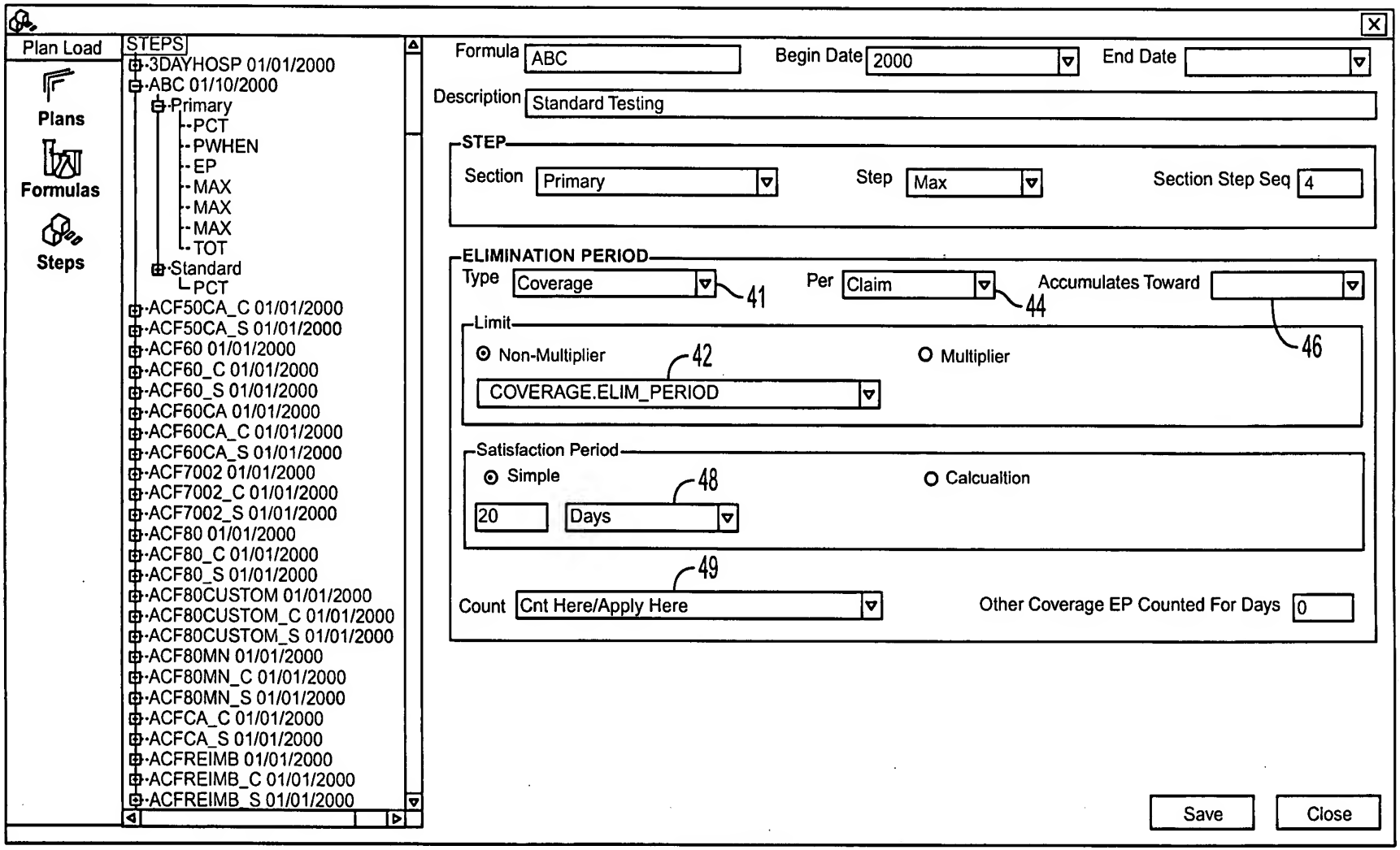
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
PCT
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step Max
Section Step Seq 4
ELIMINATION PERIOD
Type Coverage
41
Per Claim
44
Accumulates Toward
46
Limit
Non-Multiplier
42
Multiplier
COVERAGE.ELIM_PERIOD
Satisfaction Period
Simple
48
Calcualtion
20
Days
49
Count Cnt Here/Apply Here
Other Coverage EP Counted For Days 0
Save
Close

FIG. 21

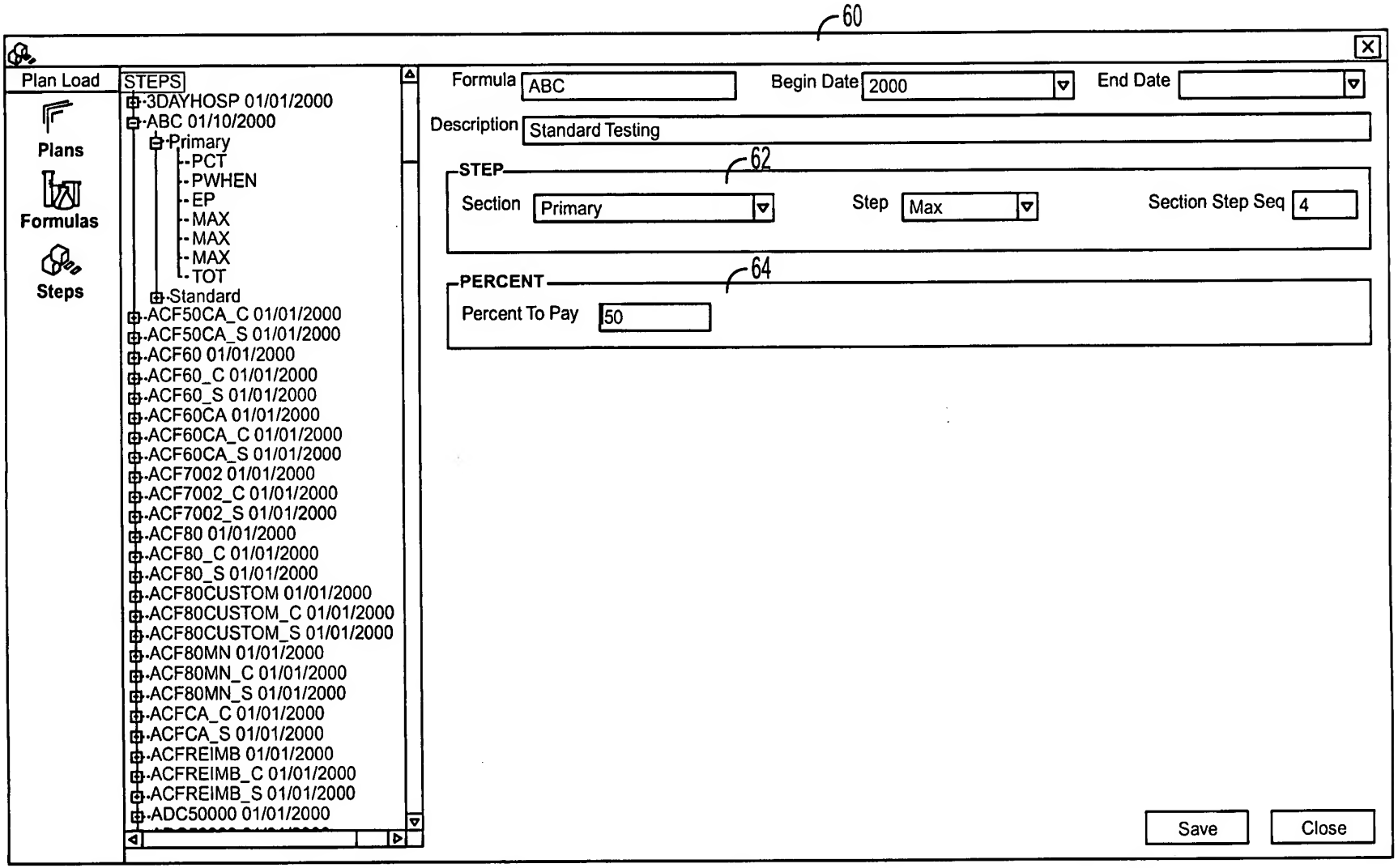
60
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ADC50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
62
Section Primary
Step Max
Section Step Seq 4
PERCENT
64
Percent To Pay 50
Save
Close

FIG. 22

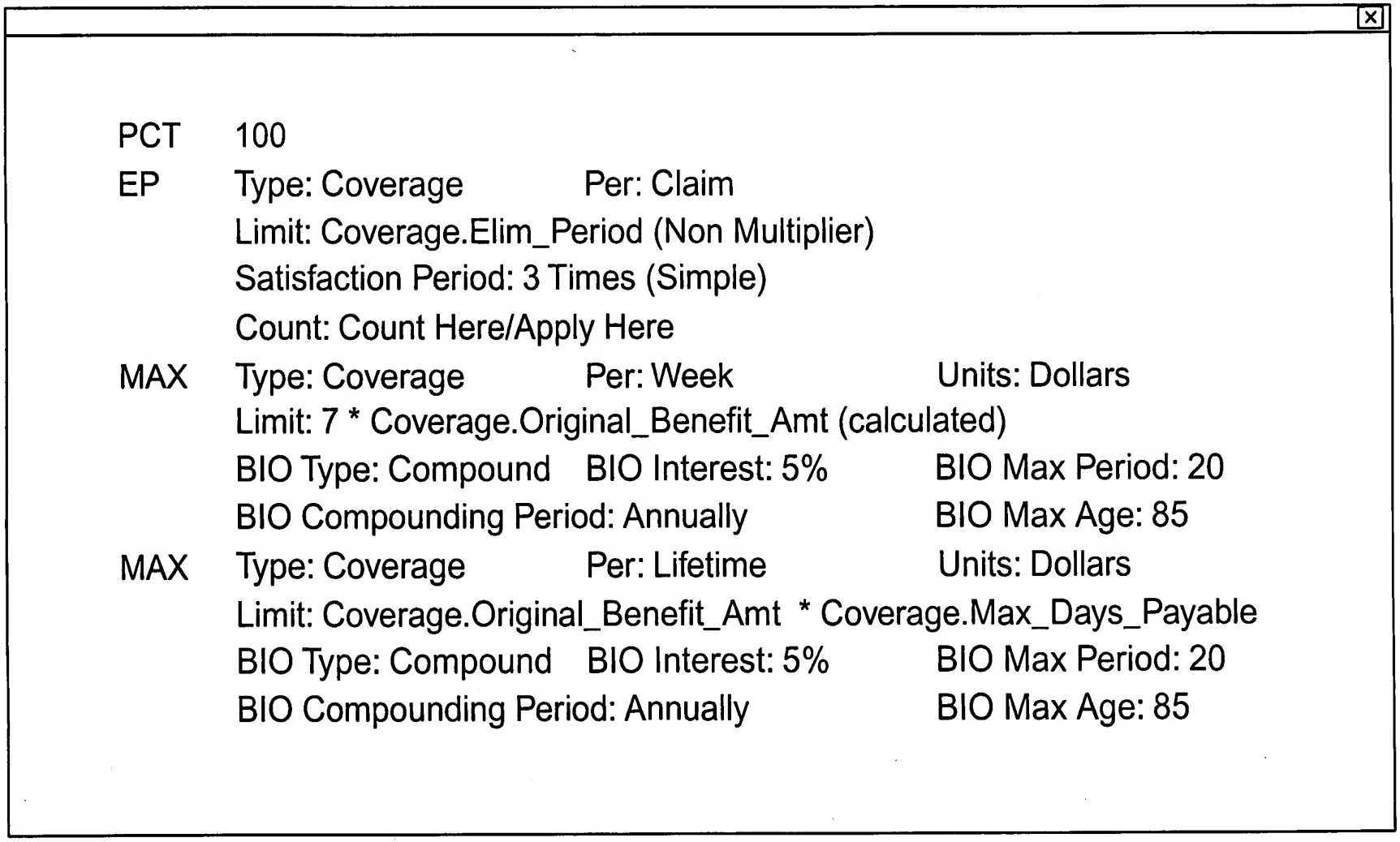
PCT 100
EP Type: Coverage Per: Claim
Limit: Coverage.Elim_Period (Non Multiplier)
Satisfaction Period: 3 Times (Simple)
Count: Count Here/Apply Here
MAX Type: Coverage Per: Week Units: Dollars
Limit: 7 * Coverage.Original_Benefit_Amt (calculated)
BIO Type: Compound BIO Interest: 5% BIO Max Period: 20
BIO Compounding Period: Annually BIO Max Age: 85
MAX Type: Coverage Per: Lifetime Units: Dollars
Limit: Coverage.Original_Benefit_Amt * Coverage.Max_Days_Payable
BIO Type: Compound BIO Interest: 5% BIO Max Period: 20
BIO Compounding Period: Annually BIO Max Age: 85

FIG. 23

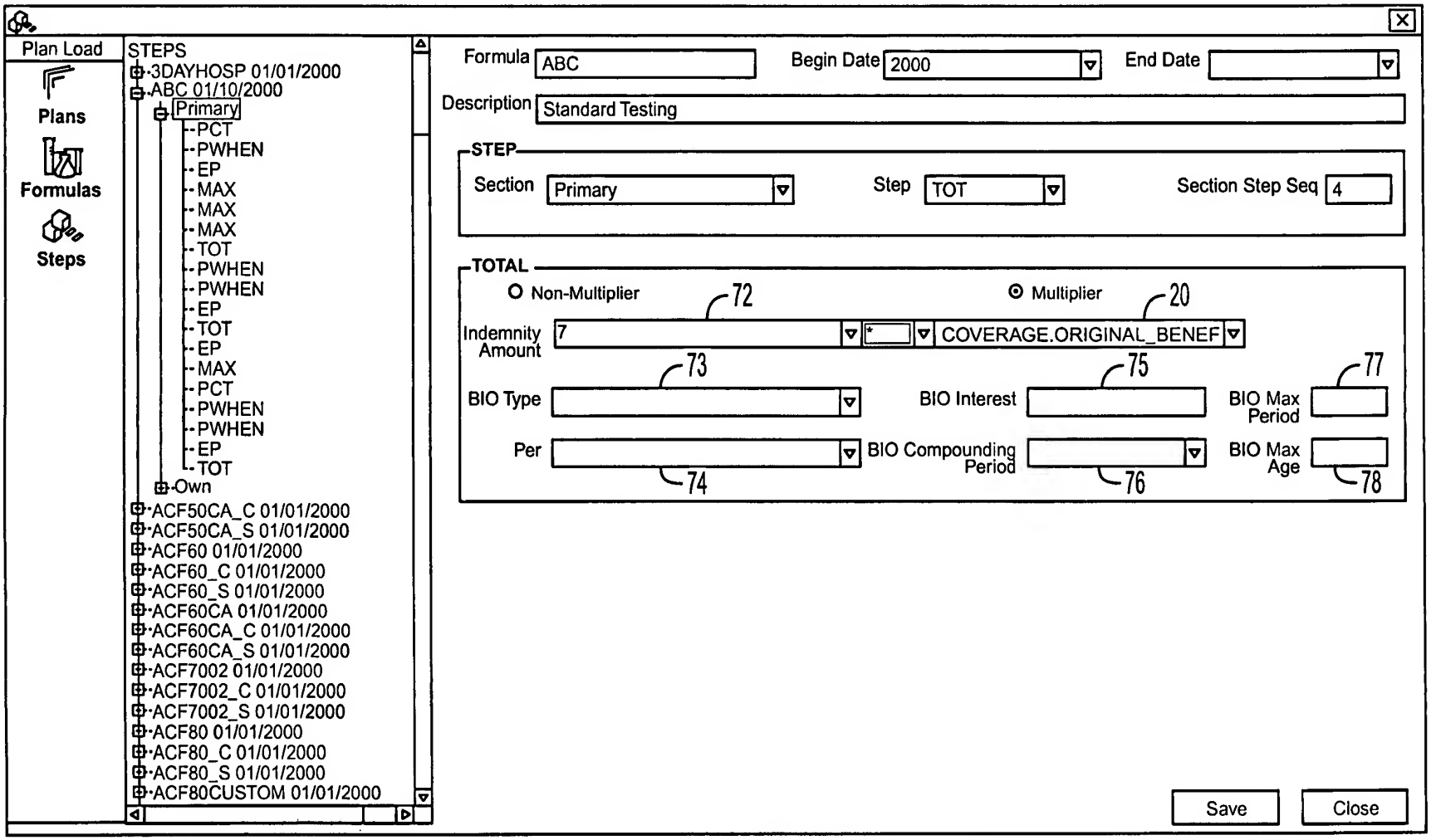
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
PWHEN
PWHEN
EP
TOT
EP
MAX
PCT
PWHEN
PWHEN
EP
TOT
Own
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
Formula
ABC
Begin Date
2000
End Date
Description
Standard Testing
STEP
Section
Primary
Step
TOT
Section Step Seq
4
TOTAL
Non-Multiplier
Multiplier
72
20
Indemnity Amount
7
*
COVERAGE.ORIGINAL_BENEF
73
75
77
BIO Type
BIO Interest
BIO Max Period
Per
BIO Compounding Period
BIO Max Age
74
76
78
Save
Close

FIG. 24

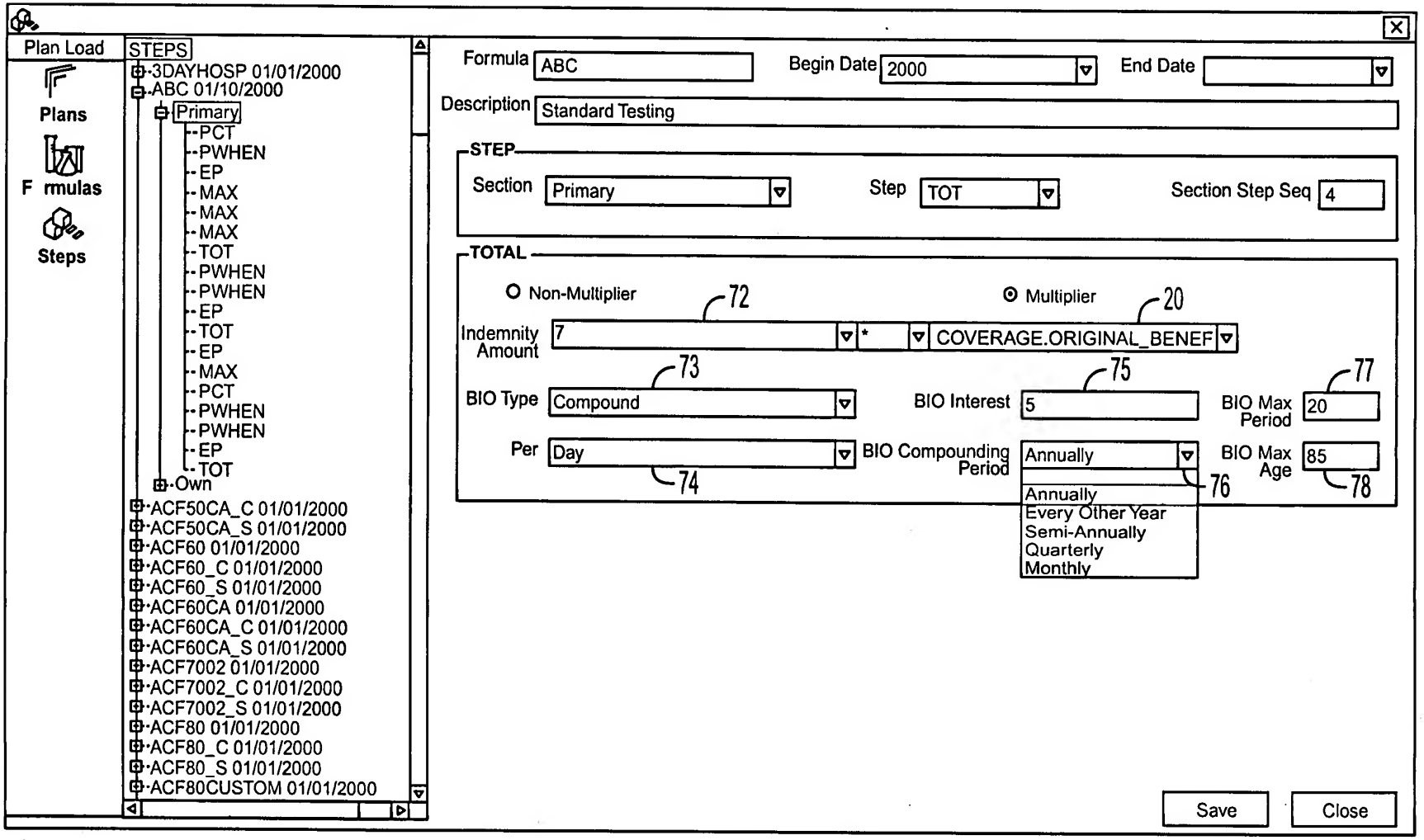
Plan Load
Plans
F rmulas
Steps
STEPS
-3DAYHOSP 01/01/2000
-ABC 01/10/2000
Primary
--PCT
--PWHEN
--EP
--MAX
--MAX
--MAX
--TOT
--PWHEN
--PWHEN
--EP
--TOT
--EP
--MAX
--PCT
--PWHEN
--PWHEN
--EP
--TOT
-Own
-ACF50CA_C 01/01/2000
-ACF50CA_S 01/01/2000
-ACF60 01/01/2000
-ACF60_C 01/01/2000
-ACF60_S 01/01/2000
-ACF60CA 01/01/2000
-ACF60CA_C 01/01/2000
-ACF60CA_S 01/01/2000
-ACF7002 01/01/2000
-ACF7002_C 01/01/2000
-ACF7002_S 01/01/2000
-ACF80 01/01/2000
-ACF80_C 01/01/2000
-ACF80_S 01/01/2000
-ACF80CUSTOM 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step TOT
Section Step Seq 4
TOTAL
Non-Multiplier
72
Multiplier
20
Indemnity Amount 7 * COVERAGE.ORIGINAL_BENEF
73
75
77
BIO Type Compound
BIO Interest 5
BIO Max Period 20
Per Day
74
BIO Compounding Period Annually
76
BIO Max Age 85
78
Annually
Every Other Year
Semi-Annually
Quarterly
Monthly
Save
Close

FIG. 25

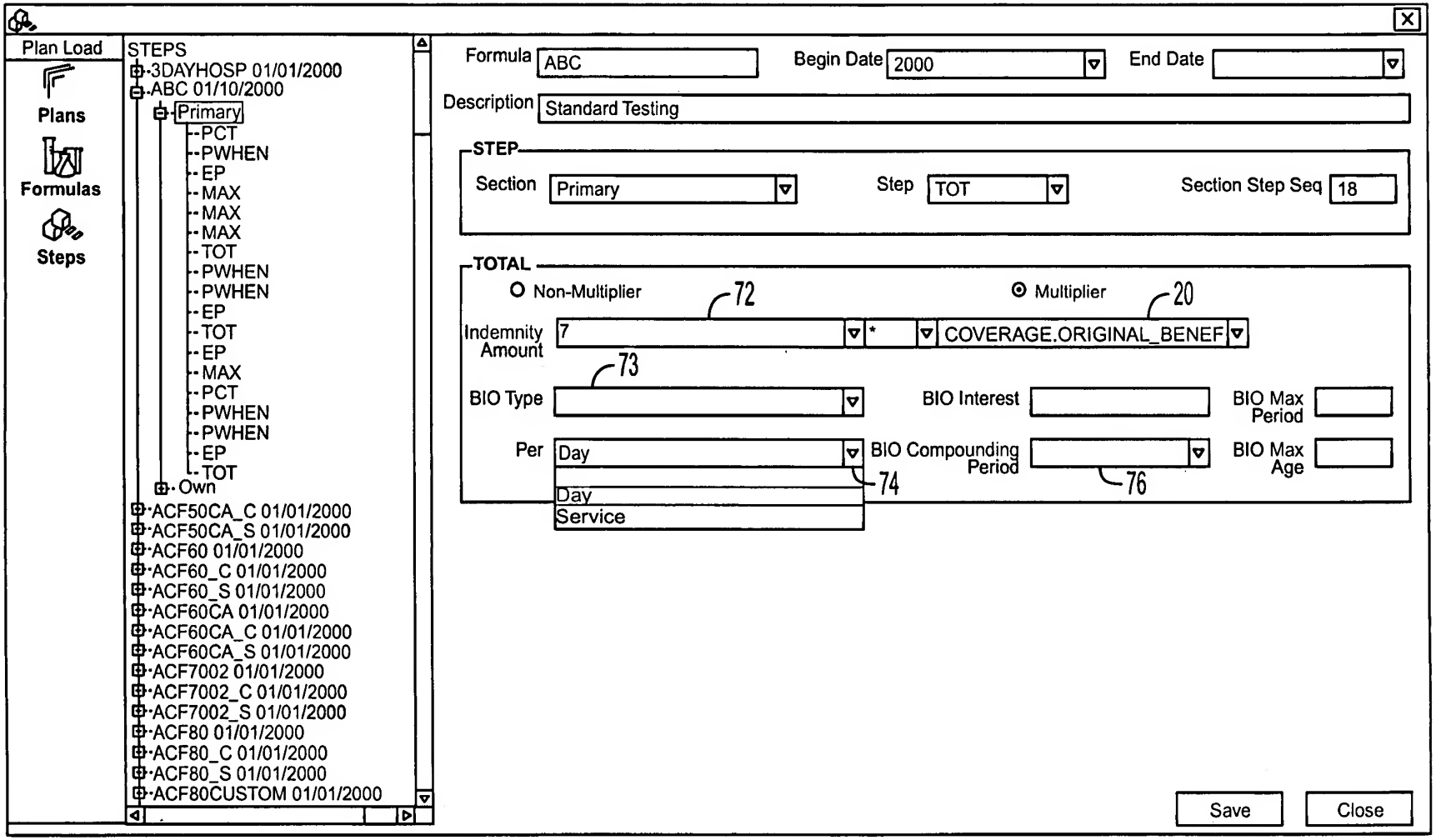
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
PWHEN
PWHEN
EP
TOT
EP
MAX
PCT
PWHEN
PWHEN
EP
TOT
Own
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
Formula
ABC
Begin Date
2000
End Date
Description
Standard Testing
STEP
Section
Primary
Step
TOT
Section Step Seq
18
TOTAL
Non-Multiplier
Multiplier
72
20
Indemnity Amount
7
*
COVERAGE.ORIGINAL_BENEF
73
BIO Type
BIO Interest
BIO Max Period
Per
Day
BIO Compounding Period
BIO Max Age
74
76
Day
Service
Save
Close

FIG. 26

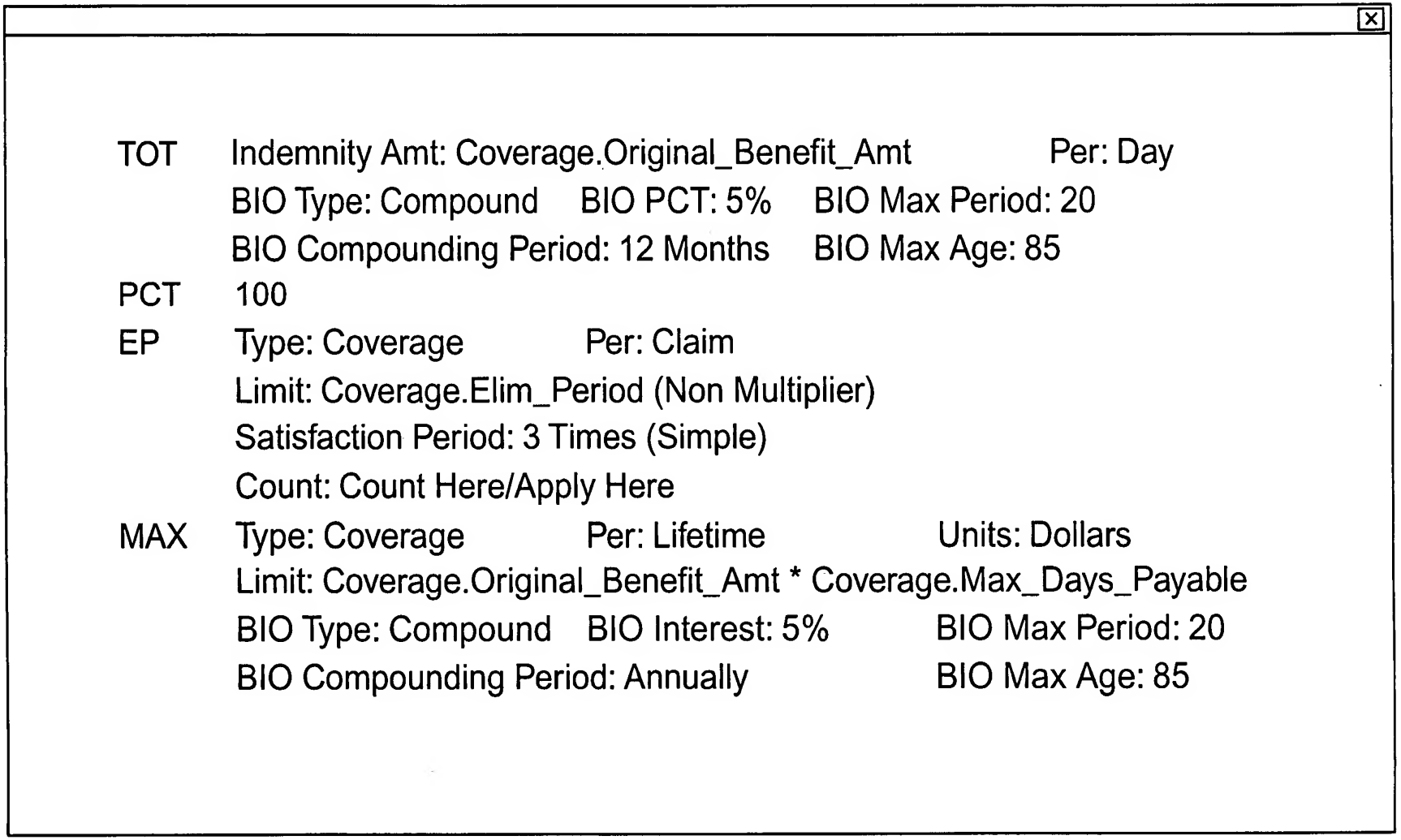
TOT Indemnity Amt: Coverage.Original_Benefit_Amt Per: Day
BIO Type: Compound BIO PCT: 5% BIO Max Period: 20
BIO Compounding Period: 12 Months BIO Max Age: 85
PCT 100
EP Type: Coverage Per: Claim
Limit: Coverage.Elim_Period (Non Multiplier)
Satisfaction Period: 3 Times (Simple)
Count: Count Here/Apply Here
MAX Type: Coverage Per: Lifetime Units: Dollars
Limit: Coverage.Original_Benefit_Amt * Coverage.Max_Days_Payable
BIO Type: Compound BIO Interest: 5% BIO Max Period: 20
BIO Compounding Period: Annually BIO Max Age: 85

FIG. 27

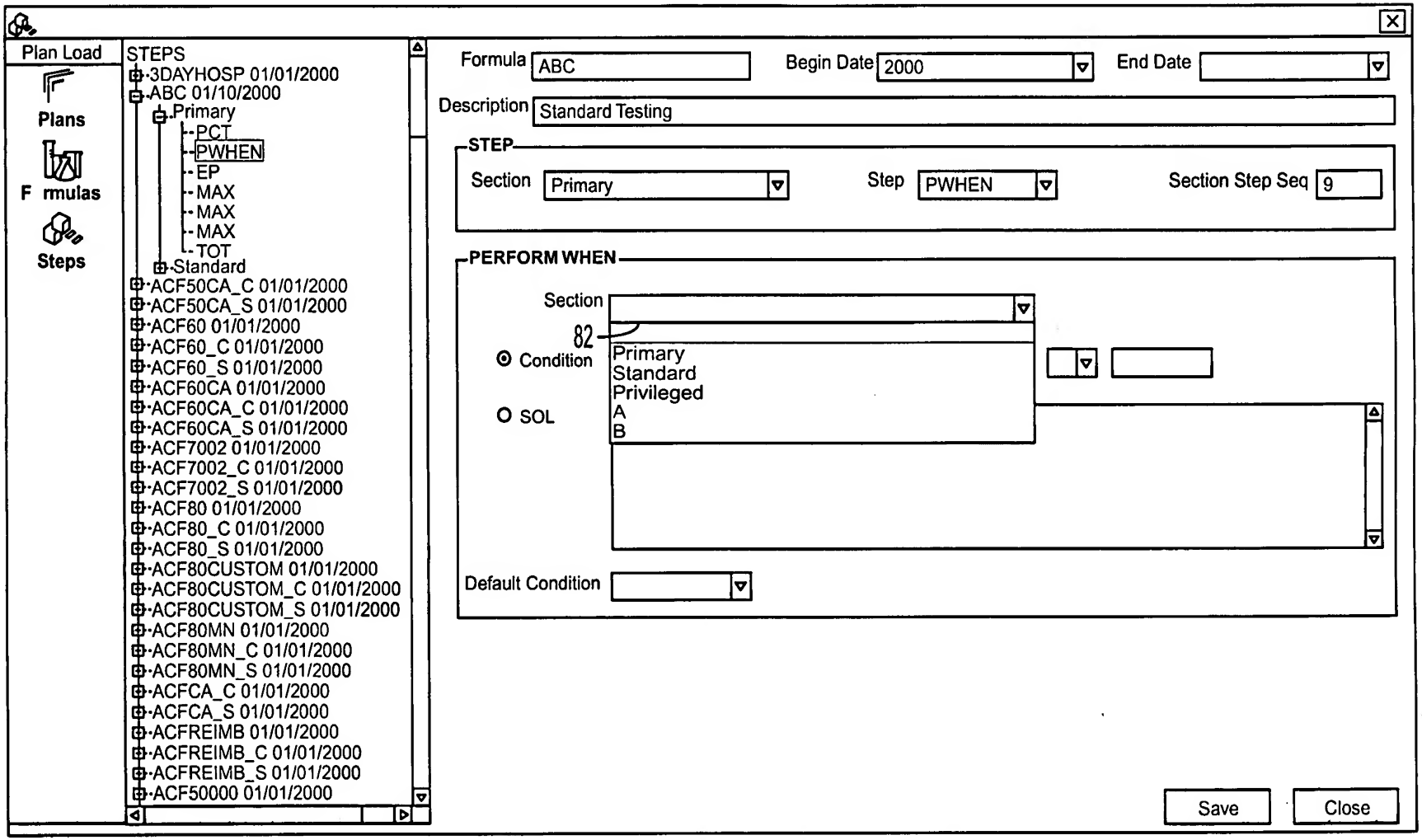
Plan Load
Plans
F rmulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ACF50000 01/01/2000
Formula
ABC
Begin Date
2000
End Date
Description
Standard Testing
STEP
Section
Primary
Step
PWHEN
Section Step Seq
9
PERFORM WHEN
Section
82
Condition
SOL
Primary
Standard
Privileged
A
B
Default Condition
Save
Close

FIG. 28

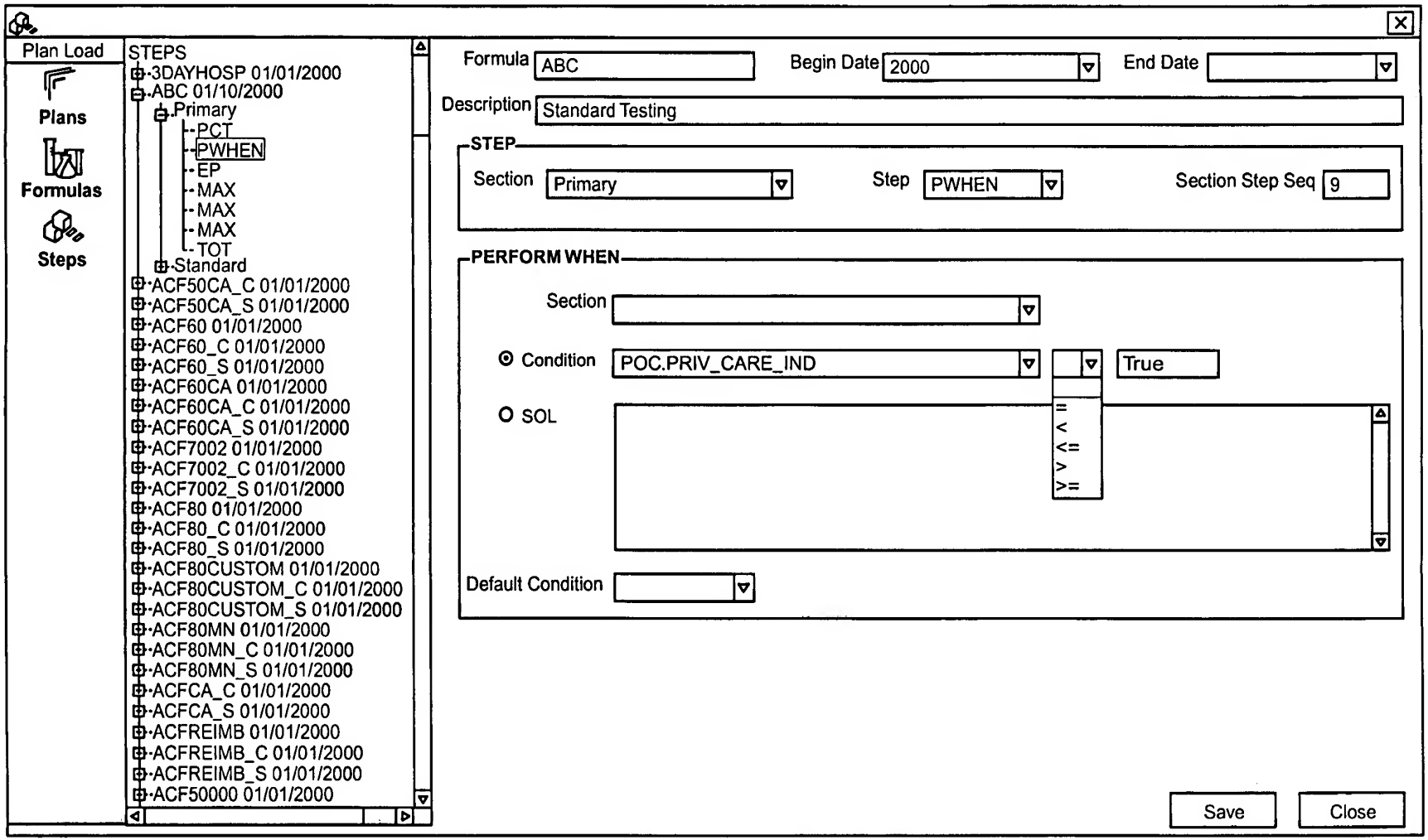
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ACF50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step PWHEN
Section Step Seq 9
PERFORM WHEN
Section
Condition POC.PRIV_CARE_IND
True
SOL
=
<
<=
>
>=
Default Condition
Save
Close

FIG. 29

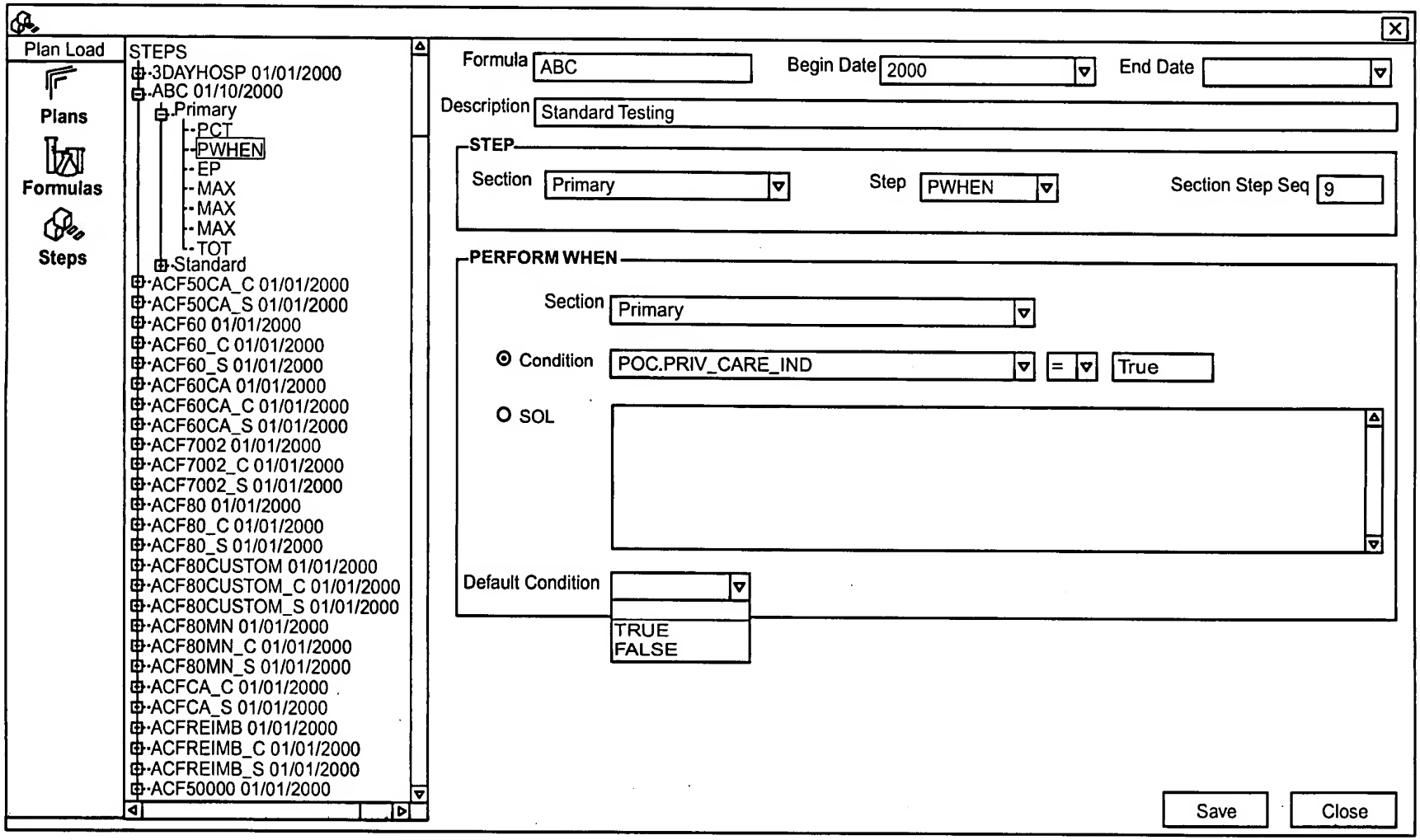
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ACF50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step PWHEN
Section Step Seq 9
PERFORM WHEN
Section Primary
Condition POC.PRIV_CARE_IND
=
True
SOL
Default Condition
TRUE
FALSE
Save
Close

FIG. 30

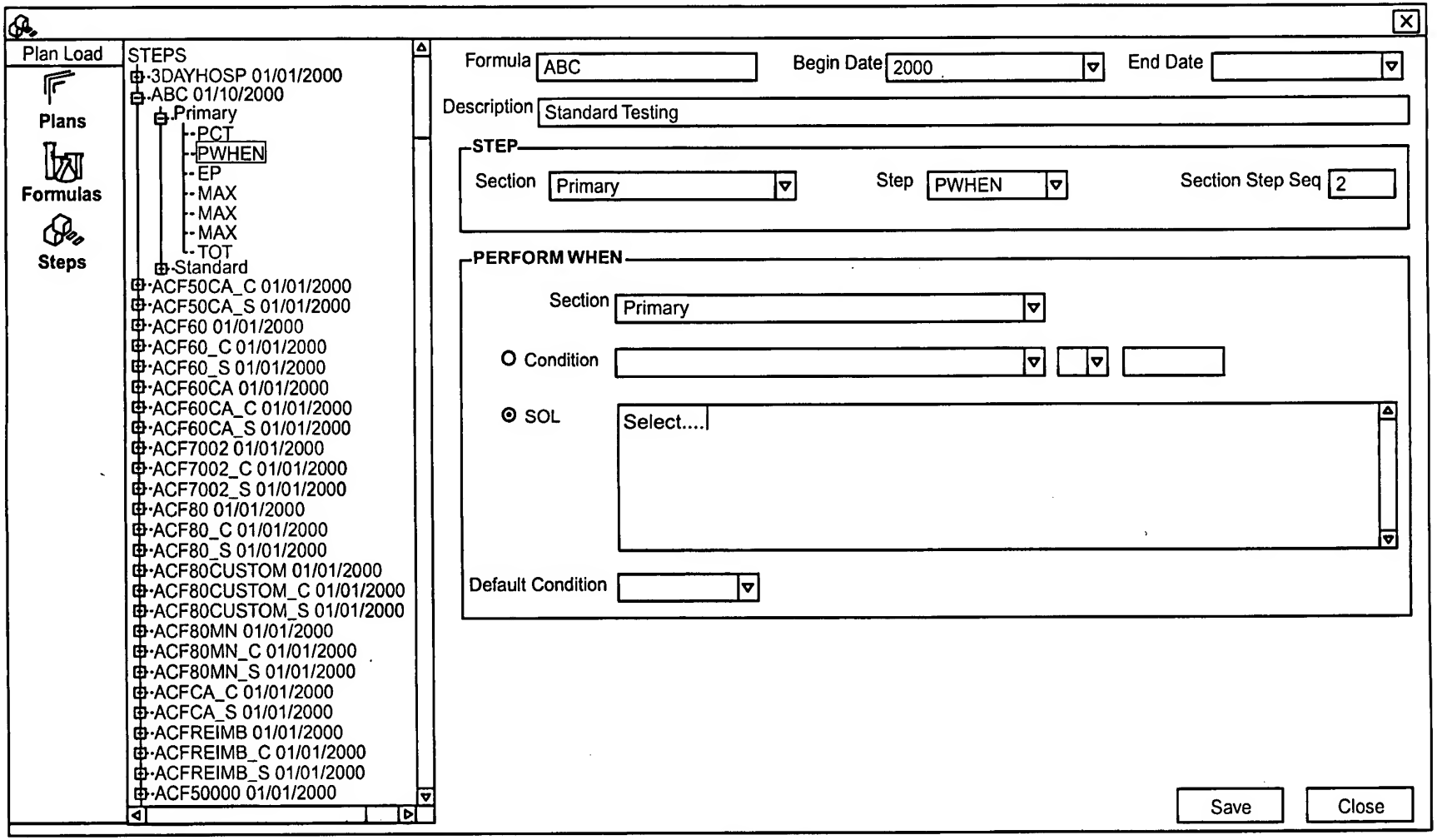
Plan Load
Plans
Formulas
Steps
STEPS
3DAYHOSP 01/01/2000
ABC 01/10/2000
Primary
PCT
PWHEN
EP
MAX
MAX
MAX
TOT
Standard
ACF50CA_C 01/01/2000
ACF50CA_S 01/01/2000
ACF60 01/01/2000
ACF60_C 01/01/2000
ACF60_S 01/01/2000
ACF60CA 01/01/2000
ACF60CA_C 01/01/2000
ACF60CA_S 01/01/2000
ACF7002 01/01/2000
ACF7002_C 01/01/2000
ACF7002_S 01/01/2000
ACF80 01/01/2000
ACF80_C 01/01/2000
ACF80_S 01/01/2000
ACF80CUSTOM 01/01/2000
ACF80CUSTOM_C 01/01/2000
ACF80CUSTOM_S 01/01/2000
ACF80MN 01/01/2000
ACF80MN_C 01/01/2000
ACF80MN_S 01/01/2000
ACFCA_C 01/01/2000
ACFCA_S 01/01/2000
ACFREIMB 01/01/2000
ACFREIMB_C 01/01/2000
ACFREIMB_S 01/01/2000
ACF50000 01/01/2000
Formula ABC
Begin Date 2000
End Date
Description Standard Testing
STEP
Section Primary
Step PWHEN
Section Step Seq 2
PERFORM WHEN
Section Primary
Condition
SOL
Select....
Default Condition
Save
Close

FIG. 31

Perform/When	Section: Privileged
	Condition: POC.Priv_Care_Ind = True
Perform/When	Section: Own
	Condition: POC.Priv_Care_Ind = False

- The rest of this Benefit formula is just like doing two formulas:
  - » One for Privileged Plan of Care and
  - » One for Own Plan of Care

FIG. 32

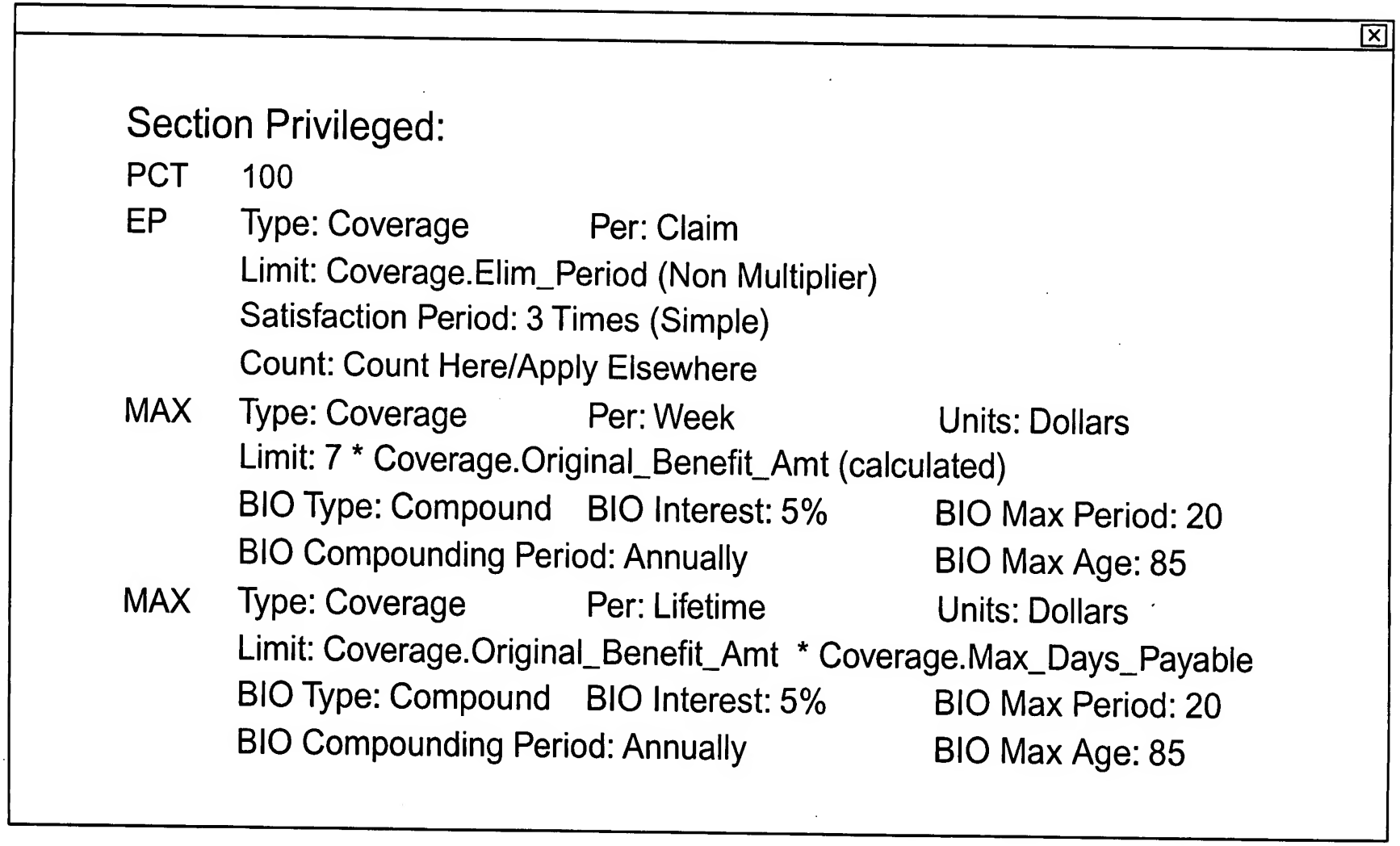
Section Privileged:
PCT 100
EP Type: Coverage Per: Claim
Limit: Coverage.Elim_Period (Non Multiplier)
Satisfaction Period: 3 Times (Simple)
Count: Count Here/Apply Elsewhere
MAX Type: Coverage Per: Week Units: Dollars
Limit: 7 * Coverage.Original_Benefit_Amt (calculated)
BIO Type: Compound BIO Interest: 5% BIO Max Period: 20
BIO Compounding Period: Annually BIO Max Age: 85
MAX Type: Coverage Per: Lifetime Units: Dollars
Limit: Coverage.Original_Benefit_Amt * Coverage.Max_Days_Payable
BIO Type: Compound BIO Interest: 5% BIO Max Period: 20
BIO Compounding Period: Annually BIO Max Age: 85

FIG. 33

Section Own:

PCT 80

EP Type: Coverage Per: Claim
Limit: Coverage.Elim_Period (Non Multiplier)
Satisfaction Period: 3 Times (Simple)
Count: Count Here/Apply Here

MAX Type: Coverage Per: Day Units: Dollars
Limit: Coverage.Original_Benefit_Amt
BIO Type: Compound BIO Interest: 5% BIO Max Period: 20
BIO Compounding Period: Annually BIO Max Age: 85

MAX Type: Coverage Per: Lifetime Units: Dollars
Limit: Coverage.Original_Benefit_Amt * Coverage.Max_Days_Payable
BIO Type: Compound BIO Interest: 5% BIO Max Period: 20
BIO Compounding Period: Annually BIO Max Age: 85

FIG. 34